

# Social Security Bulletin

January 1944



## ***Special Articles***

**A Basic Minimum Program of Social Security**

**Trends in Disqualification From Benefits Under State  
Unemployment Compensation Laws**

**The Basic Skill in Social Security**

**Fact Finding in the Field Office**

**WPA Workers in Private Employment**

**Unemployment Insurance and Financial Assistance for  
Veterans: Great Britain, Canada, Australia, New Zealand**

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## CONTENTS

1944

	Page
SOCIAL SECURITY IN REVIEW.....	1
A BASIC MINIMUM PROGRAM OF SOCIAL SECURITY.....	3
TRENDS IN DISQUALIFICATION FROM BENEFITS UNDER STATE UNEMPLOYMENT COMPENSATION LAWS, by Ewan Clague and Ruth Reticker.....	12
THE BASIC SKILL IN SOCIAL SECURITY, by Karl de Schweinitz.....	24
FACT FINDING IN THE FIELD OFFICE, by Ralph Gower.....	32
PUBLIC ASSISTANCE:	
Absorption of WPA workers by private employment.....	34
Monthly data on the special types of public assistance and general assistance ..	36
EMPLOYMENT SECURITY:	
Operations of the unemployment compensation program.....	41
Employment service operations.....	44
Railroad unemployment insurance and employment service.....	47
Unemployment insurance and financial assistance for ex-servicemen: Great Britain, Canada, Australia, and New Zealand.....	49
OLD-AGE AND SURVIVORS INSURANCE:	
Operations under the Social Security Act.....	52
Monthly benefits in force and payments certified, November 1943.....	52
Applicants for account numbers, July-September 1943.....	53
Operations under the Railroad Retirement Act.....	54
SOCIAL AND ECONOMIC DATA:	
Social security and other income payments to individuals .....	56
Financial and economic data.....	59
RECENT PUBLICATIONS.....	63

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## *Social Security in Review*

IN NOVEMBER, for the third consecutive month, total payments for the special types of public assistance and general assistance moved upward; the \$78.2 million expended was only a slight increase from October, however, and reflected increases in only old-age assistance and aid to dependent children. In comparison with November 1942, payments to the aged rose 10 percent and the average payment per recipient, 14 percent; payments to blind recipients were only slightly higher. Payments to families receiving aid to dependent children, on the other hand, dropped 10 percent in the same period, though the average payment per family went up to 20 percent; payments to general assistance cases registered a 32-percent drop. The number of recipients continued downward in November under all programs. The number of aged recipients was the smallest in more than 2 years, and families receiving aid to dependent children reached the lowest number in 5 years. The uninterrupted drop since January 1942 in number of general assistance cases continued in November, though the percentage change was the smallest in any month during that period.

ALTHOUGH THE TOTAL AMOUNT paid in unemployment benefits in November was about the same as in October—\$3.5 million—changes varied greatly in individual States. Payments more than doubled in Oregon and rose 50 percent in Maine, while Wyoming, Nebraska, Alaska, and Hawaii each expended at least one-fourth less than in October. In the first 11 months of 1943, expenditures in the country as a whole were only about one-fourth the amount in the same period of the preceding year.

In November, both initial and continued claims increased in volume—initial claims by 24 percent (the largest gain in 1943) and continued claims by 7 percent; both, however, were less than half the numbers received in November 1942. The lag

in benefit-payment procedures prevented a comparable rise in the number of weeks of unemployment compensated. The latter fell off slightly from the October level, in fact, and was 73 percent below that in November 1942. The average weekly number of unemployed workers receiving benefits dropped 7 percent to 56,400, the smallest number on record and 75 percent below that in November a year ago. The 8 States of the Rocky Mountain region, where unemployment has dropped more precipitately than in any other part of the country, had altogether a weekly average of only 327 beneficiaries out of some 1.5 million covered workers in the area. Wyoming, which paid no benefits in September, compensated only 1 week of unemployment in November.

MONTHLY OLD-AGE AND SURVIVORS INSURANCE benefits totaling almost \$15.9 million were in force at the end of November for 870,900 individuals. At the end of November 1942, \$12.3 million was in force for 677,000 beneficiaries. Both number and amount have risen slightly in each intervening month, but never more than 2.7 percent or less than 1.7. In November 1942, 13 percent of the total number in force was in conditional-payment status; a year later, the percentage had moved up to 15. Over the 12 months, primary beneficiaries decreased from 45.6 to 43.1 percent of all beneficiaries. Almost \$13.9 million was certified for monthly benefits during November, of which 53 percent went to primary, 9 percent to supplementary, and 38 percent to survivor beneficiaries.

Women, boys, and men of 60 years and older—the current group of labor-force reserves, which in the third quarter of 1941 had made up 77 percent of all applicants for account numbers and a year later 84 percent—accounted for 90 percent of all applications in July–September 1943. Although the rate at which women of all ages are being brought into the labor force has slowed

considerably, the number of applications from women and girls was almost 8 percent higher than in the third quarter of 1942, and the number of women applicants of 60 years and over almost doubled. The number of men in the older ages, on the other hand, decreased by 14 percent. Continued induction of young men into the armed forces and the lessening number who are without account numbers probably account for the 14-percent decrease from the third quarter of 1942 in applications from boys under 20. The 326,000 Negro applicants represented the largest number in any quarter since the initial period of registration and 6 percent more than in July-September 1942; in comparison with the second quarter of 1943, the number of Negro men applying for accounts increased 31 percent and the number of Negro women and girls, 12 percent. In all, 2.1 million new accounts were established in July-September 1943, and the cumulative total stood at 74.5 million at the end of the quarter. The number of living account-number holders is estimated at 68.1 million, or nearly 65 percent of the total population aged 14 and over; at the end of the second quarter, the estimated number was 66.4 million, 63 percent of the total population of working age.

#### ***Freezing the Federal Insurance Contributions Rate***

BY CONGRESSIONAL ACTION in the closing days of the first session, increase in the tax rates under the Federal Insurance Contributions Act, scheduled for January 1, was suspended for the months of January and February through an amendment to House Joint Resolution 171 (Public, No. 211, 1st sess., 78th Cong.). In the absence of legislation, the contribution rates, which were frozen for the year 1943 at 1 percent for the employee and 1 percent for the employer, would have increased automatically to 2 percent each on January 1, 1944. In a report to accompany the Resolution, Senator Vandenberg explained that the Committee on Finance had agreed to an amendment to the revenue bill of 1943 which would postpone the scheduled increase in rates until January 1, 1945, but when it became clear that the revenue bill would not become law before January 1 of this year it seemed "wise to postpone the increase temporarily until the Congress has an opportunity to determine whether or not it should be post-

poned for another year." The amendment, which was signed by the President on December 22, provides that the rate shall remain at 1 percent for the first 2 calendar months of 1944 and increase to 2 percent for the remaining 10 months of 1944 and the entire year 1945.

#### ***Mexican Social Insurance in Operation***

THE MEXICAN Social Insurance Act of January 1943 went into operation in the Federal District on January 1 of this year. The act established a system of compulsory insurance covering the risks of industrial accidents and occupational disease, sickness and maternity, invalidity, old age, and death (see the March 1942 Bulletin, pp. 11-16). It was left to the Federal Government, with the advice of the Mexican Social Security Institute, to decide when and where the various programs were to be put in operation, taking into account the factors of industrial development, geographic situation, numbers of insurable population, and facilities for establishing the necessary services. The Institute's studies led to the conclusion that the Federal District offered the best conditions for inaugurating the program. It contains about a third of the total number of insurable workers in the country; it constitutes a geographic unit, with a degree of industrial development greater than in any other part of Mexico; and it offers the best facilities for medical services. Moreover, the administrative experience gained from initial operations among the wide variety of occupations found in the Federal District would, it was believed, facilitate expansion of the program to other sections of the Republic.

A decree issued on April 25, 1943, established the program in the Federal District; another decree, issued the same day, provided regulations for registration of all employers and workers liable to insurance. The initial registration for the Federal District began July 1. Once the system is in operation, every new establishment must be registered not later than 15 days after it begins operations. An employer must also register a new worker within 15 days of the date on which he begins work, and must notify the Institute when a worker leaves his employ; otherwise the employer is liable for continuing contributions with respect to the worker. Information demanded by the Institute concerning such

details as conditions of work, degree of risk involved, and nature of the business must be furnished by all employers. Each insured worker, as proof of his registration, will receive a card carrying the basic information necessary for identifying him and his dependents.

About 300,000 workers and 15,000 employers

in the Federal District are covered by the compulsory insurance provisions, but not agricultural workers and government employees, who are excepted for the present. Provisions authorized in the act for the voluntary insurance of certain groups who do not come within the compulsory insurance system are also to be put into effect.

## *A Basic Minimum Program of Social Security\**

THE PURPOSE of a comprehensive program of social security is simple. Basically, it is to enable the working population to maintain economic independence throughout the cycle of family life by distributing the return from labor over the periods in which breadwinners can earn and those in which they cannot; at any one time, contributions made by the many who are subject to the risk are available to compensate the relatively few who at that time are suffering its impact. In addition, there must be systematic measures to assure the subsistence of persons who have not been able to share in social security provisions based on work or who have met with extraordinary individual catastrophes.

It is not the aim of social security to provide a lifetime bonus. Social insurance represents, rather, a safeguard against economic hazards besetting the long road of self-support and family support, which is arduous and risky for most in any working generation. Among workers, as among a party of mountain climbers, some at any moment will have a secure foothold, while others, except for the safety rope, would slip to disaster. Some persons in each generation are not able to share in gainful work while some others at any given time will not have acquired an insurance stake commensurate with their individual needs. For these, public assistance, representing the effort of the entire population, provides a secondary safeguard to the maintenance of personal and social integrity.

The major functions of a program of social security are therefore to cope with wage losses arising from the interruption or cessation of earnings and to remedy deficiencies in the personal

resources of individuals who lack the means of subsistence. Rights to insurance stem from the individual's previous participation in work; rights to assistance, from his current need. Since capacity and opportunity to work are the foundation of both individual and national security, public measures to prevent and care for sickness and to assure access to jobs are essential to organized programs of social security.

The existence of opportunities for work is governed, of course, by basic economic factors beyond the scope and control of the social security system. Insurance and assistance payments facilitate the smooth and orderly operation of economic forces by augmenting purchasing power when and where it is most needed. A comprehensive and flexible system of social security thus enables individuals, and aids communities and the Nation as a whole, to adjust to the changes and dislocations which are inherent even in progress. When disaster threatens, the system is all the more necessary.

Progress under the Social Security Act has been more substantial than its proponents would have dared to predict 8 years ago. The provisions of law and the process of administration have been tested through an arc of widely differing economic conditions in years of depression, recovery, and war. The objectives of the program have been found in accord with the traditions and desires of the American people. Nearly all the principles incorporated in the original law and the 1939 amendments have proved sound and workable. On the other hand, certain minor provisions have been found cumbersome or defective, and experience has demonstrated one major fault in the design of the program. Certain gaps in its provisions, recognized and postponed for later action

\*Excerpt from *Eighth Annual Report of the Social Security Board* for the fiscal year 1942-43, pp. 31-45.

by those who were responsible for the formulation of the program, have become increasingly evident as it has developed.

No one can doubt that victory will bring sharp and sudden changes in all the factors in American life with which the social security program is concerned. Whether that time comes sooner or later, it is now none too soon to design and implement the social security provisions which will be needed during the demobilization of war industry and the armed forces, later readjustments to peacetime conditions, and the more remote future. If the program is to fulfill the anticipations and expressed desires of those who look to it—on battle fronts abroad and in homes and factories within our own borders—such consideration is needed now. The following pages outline in brief and general terms the areas in which, in the opinion of the Board, the program must be extended, changed, or implemented if it is to play its part now and in the years just ahead.

### **Social Insurance**

A comprehensive system of social insurance would include provisions to compensate part of the involuntary loss of earnings experienced by the working population for any common reason beyond the control of individual workers. Such reasons may be grouped into those which cause prolonged or permanent loss of earnings—old age, death, and permanent disability of the wage earner, and those which cause more or less temporary interruption of earnings—unemployment and sickness. An approach to both types of risks is made under the Social Security Act through the provisions for old-age and survivors insurance and for unemployment compensation. In the opinion of the Board, the existing measures need revision and extension. The act contains no provision for offsetting wage losses due to sickness and disability except those incurred in old age.

*Old-age and survivors insurance.*—The fundamental limitation of this Federal insurance program is its restriction of coverage, the extent and character of which have been outlined in earlier pages. The Board believes that the wartime situation gives particular urgency to its recommendation that coverage be extended to agricultural workers, domestic workers in private homes, employees of nonprofit organizations, and self-employed persons. The high levels of current

employment and earnings now would make it possible for many workers to pay contributions and thus gain insurance rights which they may not be able to acquire in future years, in particular the older workers who may be in need of retirement provision when the war ends and younger men return to civilian life. Extension of coverage would not entail serious administrative difficulties. For appropriate groups, it might be effective to use a stamp system, under which employers purchase stamps at post offices or from rural mail carriers to place in a book which evidences the contributions made by workers and employers. Extension of the basic protection of old-age and survivors insurance to public employees—Federal, State, and local—would also be feasible and would round out insurance protection of survivors, now lacking to nearly all these employees, and provisions for old-age retirement, now unavailable to many, and would assure continuity of rights. Extension should be made in such a way as not to endanger any rights of these workers under existing special systems and to increase, not lessen, the total insurance protection available to them.

An immediate problem related to coverage arises from the situation of the millions of persons now in the armed forces. Because of the eligibility provisions and the method of computing benefits under the program, the insurance protection which servicemen and women may have acquired before their induction will be partly or wholly used up, and the amount of potential benefits payable to them or to their survivors will diminish. Servicemen and women have protection against death while in service, or after service from service-connected causes, in the form of benefits provided under veterans' legislation; in some cases, survivors of veterans who die while in service will be eligible for both veterans' benefits and old-age and survivors insurance benefits. After discharge from service, however, many veterans will be without any survivorship protection in the event of death from non-service-connected causes. The problem with respect to veterans who live to retirement age is less acute, since very few who leave military service after the war will be ineligible for old-age and survivors insurance benefits because of their military service, and, though benefit amounts will be somewhat reduced in all cases, the amount of the reduction will be small. Moreover, the great majority of

the present members of the armed forces will not reach retirement age for many years. As a solution to the problems with respect to the armed forces, the Board recommends the adoption of provisions which will equitably protect potential insurance rights developed before entrance into the armed forces and which will give equitable wage credits based on periods of national service in lieu of private employment. Such provisions should be accompanied by appropriate arrangements to reimburse the insurance system out of general funds of the Treasury.

The Board is also prepared to offer recommendations with respect to changes in the present program which would strengthen its protection and remove certain anomalies, inequities, and administrative complexities. Among changes to improve adequacy are those which relate to the age at which benefits become payable to women, the amount and conditions for payment of parent's benefits, the conditions for payment of lump-sum death benefits, the maximum amount of all benefits payable with respect to the wages of an insured worker, and the recomputation of benefit amounts after an application for primary benefits has been filed.

Since wives are ordinarily younger than their husbands, the qualifying age of 65 for receipt of a wife's benefit often works hardship on aged couples when the husband must or wishes to give up work on reaching retirement age, while the benefit for his wife is not payable until several years later. There is little doubt that the proportion of women who are unable to engage in regular employment at age 60 is larger than the proportion of men at age 65. A minimum qualifying age of 60 years, rather than the present 65, would therefore be desirable for wives of primary beneficiaries, for women workers who claim benefits in their own right, and for widows of insured workers.

At present, benefits to children aged 16 and 17 must be suspended if the child fails to attend school regularly and attendance is feasible. Since ordinarily it is found that school attendance is not feasible for the older children who are not in school, the Board recommends deletion of this requirement, which results in a large number of fruitless investigations.

*Unemployment insurance.*—The course of events since Pearl Harbor has emphasized what had become increasingly evident in prior years—that em-

ployment and unemployment are no respecters of State lines. When the social security program first came under discussion, it was argued that establishment of State systems for unemployment compensation would afford an opportunity for experimenting in different types of unemployment insurance and for adapting State systems to the widely varying economic conditions of the different States. It was also pointed out that the Federal-State system itself should be regarded as an experiment. Both the present world situation and the results of 4 years' full operation of all State programs now make it urgent to evaluate experience.

Serious administrative complexities are inherent in the present basis of operation because of the duplication of effort on the part of various Federal and State agencies concerned with the collection of contributions and maintenance of wage records for social insurance purposes. The multiple system of tax collection is unduly costly in terms of public expenditures and expenses of employers for tax compliance. Nearly all establishments are subject to Federal contribution for old-age and survivors insurance, the Federal unemployment tax, and contributions under one or more State unemployment compensation laws. On the other hand, some small employers are not subject to the Federal unemployment tax, though liable for Federal old-age and survivors insurance contributions and unemployment contributions under State law. A few are subject only to the last and not to any Federal tax. When an employer is taxable by both Federal and State governments, the respective coverage does not necessarily relate to the same employees or the same amounts of wages. An interstate employer may be required to make reports to several different States on different forms, under different instructions, and at different rates. He may not be sure in which State a worker is covered. Triplicate tax collections must be made—by the Federal Government for the two Federal insurance taxes and by the State unemployment compensation agencies. Duplicating wage records are necessarily maintained by the Federal Government for purposes of old-age and survivors insurance and by the State unemployment compensation agencies.

Difficulties and conflicts in administration also result from the present division of responsibilities for unemployment insurance between the Federal

Government and the States. Federal grants to States under the Social Security Act supply the total costs of "proper and efficient administration" of State laws. The State agency is responsible for administering the State law; it spends Federal money without responsibility for providing the funds. The Social Security Board must ascertain that the funds have been used in accordance with the terms of the Federal law, yet it lacks authority to prescribe methods which have proved economical and efficient without infringing on the responsibility of the State. Appropriate discharge of the responsibility of one agency almost inevitably conflicts with the responsibility possessed by the other.

Of greater importance is the increasing evidence that the Federal-State system results in great diversity in the protection afforded against the risk of unemployment. Development of unemployment insurance under the 51 separate laws of the States and Territories has resulted in serious discrepancies in the adequacy of the provisions for unemployed workers in various parts of the country. It has also resulted in a segregation of insurance reserves under which there is a possibility that some States may become insolvent while other States have unnecessarily large reserves. The variations in contribution rates now permissible under the Social Security Act through State provisions for experience rating place disproportionate burdens on employers in interstate competition and set a penalty on the efforts of any particular State to improve its benefit standards and a premium on measures to restrict payments to workers.

In the opinion of the Social Security Board, these and other discrepancies, complexities, and lacks in the existing Federal-State program all lead to a single conclusion—that the origin and character of mass unemployment and of measures to combat it are such that responsibility for unemployment insurance cannot safely be divided among 51 separate systems. Evidence accumulates daily on the extent to which the tides of employment and unemployment are governed by Nation-wide or world-wide conditions. The conditions of employment within the United States are and will be governed largely by circumstances which only the Federal Government can influence—for example, policies concerning the cancellation of war contracts and demobilization of the armed forces. Because

of the differences in size and economic structure, the States are not equally sound financial units for unemployment insurance purposes. To ensure payments of benefits to qualified unemployed workers in any part of the country, reserves segregated in 51 funds must be far larger, in the aggregate, than would be necessary if the total were available to pay benefits wherever the claims originated.

The early discussion of adapting unemployment insurance to the particular conditions of a State overlooked the fact that variations in wage scales, types of industry, risks of unemployment, and other important factors are at least as great within States as among the 51 jurisdictions participating in the present program. A national system under which benefits are a proportion of wages, as is the case under the Federal old-age and survivors insurance system, effects an automatic adjustment of benefit payments to differences in pay scales in different areas. Present differences among the States in coverage, benefit provisions, and assets available for benefits bear little consistent relation to underlying economic differences.

The Board therefore is of the opinion that administration of unemployment insurance should be made a Federal responsibility in order to gear unemployment compensation effectively into a comprehensive national system of social security. Only Nation-wide measures to counter unemployment can be effective when the need arises for swift and concerted action to harmonize insurance activities with national policy during the change-over of our economic system to peace. At that time, any need for quick and unforeseen changes obviously can be met far more effectively by Nation-wide policy and by a single act of Congress than through the action of 51 administrative agencies and the necessarily cumbersome process of amending as many separate laws.

Even if the special stresses of post-war years were not impending, the Federal-State basis of the unemployment compensation program would have merited reconsideration and revision at this time. The actual course of its operation during a relatively favorable period of years has given no indication, in the opinion of the Board, that it possesses the advantages which it was hoped thus to achieve; on the contrary, experience has marshaled impressive evidence of its flaws and shortcomings. Incorporation of unemployment in-

surance in a unified national system of social insurance would result, the Board believes, in a program far safer, stronger, and more nearly adequate from the standpoint of unemployed workers and the Nation, and would permit more economical and effective methods of administration.

*Losses and costs of disability.*—Loss of earnings from permanent and total disability has been widely accepted in other countries, and under retirement plans in this country, as a risk paralleling loss of earnings in old age. The worker who is permanently disabled in youth or middle age is in very much the same situation as the worker incapacitated by age, except that his need for insurance may be even greater because he has had less time to accumulate savings while his responsibilities for family support are likely to be greater. The Board recommends that insurance against permanent total disability be incorporated in the Federal system of old-age and survivors insurance and extended to all covered by that system under provisions, including benefits to dependents, which would follow the general pattern of this Federal program.

Cash benefits for temporary sickness and the early period of disabilities which may later prove permanent would strike at another serious cause of poverty and dependency. The Board believes that such provision is a feasible and needed adjunct to the social security program. Compensation of disability would be most effective and also most readily administered if provisions for both types of benefits were coordinated, so that the worker who had received the maximum number of weeks of benefits for temporary disability and was still incapacitated could continue to receive compensation, with appropriate adjustment of levels of benefits to the duration of disability. A unified system of disability compensation merit careful consideration.

Costs of medical care, as has been pointed out, are a peculiarly appropriate field for insurance provisions, since the problem does not lie in the average annual cost but in the uneven and unpredictable incidence of a risk to which nearly all the population is subject. These costs, as well as losses of earnings, constitute an important direct factor in causing dependency. Moreover, there is impressive evidence that the barrier of currently meeting costs of medical care keeps many indi-

viduals from receiving services which might prevent or cure sickness and disability and postpone death. From the standpoint of the general welfare and of safeguarding public funds for insurance, assistance, and public services provided in dependency, the Board believes that comprehensive measures can and should be undertaken to distribute medical costs and assure access to services of hospitals, physicians, laboratories, and the like to all who have need of them. For all groups ordinarily self-supporting, such a step would mean primarily a redistribution of existing costs through insurance devices. It should be effected in such a way as to preserve free choice of doctor or hospital and personal relationships between physicians and their patients, to maintain professional leadership, to ensure adequate remuneration—very probably, more nearly adequate than that in customary circumstances—to all practitioners and institutions furnishing medical and health services, and to guarantee the continued independence of nongovernmental hospitals.

*A comprehensive unified system of social insurance.*—The present recommendations of the Board would result in the establishment of a single comprehensive system of social insurance with provisions for compensating a reasonable portion of wage losses due to unemployment, sickness and disability, old age, and death, and a considerable part of the expense of hospital and medical services. It is believed that all these types of insurance should include specific provisions not only for the insured worker himself but also, as is now the case in old-age and survivors insurance, for his wife or widow and his dependent children. The system should cover all persons who work for others, including the large groups of agricultural and domestic workers now almost wholly without social insurance protection and, except probably for unemployment compensation and temporary disability insurance, farmers and other self-employed persons. It is difficult to extend insurance against unemployment or temporary disability to self-employed persons, because of the problem of determining whether interruption of work has resulted in loss of income.

A unified system which is comprehensive with respect to both the risks and the population included would close the gaps and obviate the overlaps that result from variations and restrictions in the multiplicity of existing Federal, State, and

local provisions for social insurance purposes. This result would be of special importance not only in ensuring protection for workers who now lack any insurance coverage, but also for improving the levels of benefits for those whose employment has been partly outside the coverage of a given system and those whose covered employment has been interrupted by periods of unemployment or disability. It would be feasible to remedy the disparities and inequities in benefits of different types, gearing all benefits to levels of earnings and presumptive requirements, with respect both to the short or long-term character of the risk and the worker's family responsibilities.

A comprehensive national system, moreover, would make possible much greater simplicity and economy in operation. One system for collection of contributions would suffice. One employer report and one set of wage records would supply the information needed for computation of benefits. One local administrative office could maintain contacts with workers, claimants, and employers, with respect to all the types of insurance. Administration of such a system should, in the opinion of the Board, be decentralized, with advisory councils and appeals boards in the several States.

The costs of a comprehensive system are not great in relation to the return to be anticipated in national and individual protection and the alternative costs now borne directly and indirectly by individuals, employers, and the general public. For at least the first decade, the current cost for all types of the benefits mentioned above would be more than met by a rate of 12 percent of covered earnings for employers and employees combined, as compared with the combined standard rate of 7 percent payable by employers and workers for insurance programs under the Social Security Act beginning January 1944. If the total is divided equally between employers and workers, there would be an increase from 5 percent to 6 percent in the basic employer rate and from 2 percent to 6 percent in the rate for employees. The 4-percent increase for employees does not exceed the present average annual cost of medical care among wage-earning families, without allowance for the uncompensated wage losses they experience from such causes and other contingencies for which the system would provide. When account is taken of the increases already scheduled in the Federal

Insurance Contributions Act by 1949, the proposed 12 percent would mean no increase in employer rates and an addition of 3 percent of wages for employees. If all employees were covered and, except for unemployment and temporary disability insurance, all self-employed persons, future costs of public assistance would be considerably lightened.

Since a rise in current expenditures for old-age and survivors benefits is to be anticipated for some decades to come and a similar cumulating increase would occur in long-term benefits for permanent total disability, the rate of 12 percent may become insufficient after a decade or more to meet total benefit expenditures under such a program. The Board recommends that any costs in excess of 12 percent should be met by a Federal contribution to the system, and that eventually employers, workers, and the Federal Government should each bear one-third of the cost.

The Board believes that social insurance is essentially national in character. In the course of a working lifetime, many individuals move from State to State. Congress determined that the maintenance of lifetime records of earnings, among other considerations, pointed to the desirability of a national system of old-age and survivors insurance. Similar problems would be involved in the long-term risk of permanent total disability. Experience in the operation of the Federal-State unemployment compensation system has made it clear that protection of current-risk programs is weakened by segregation of separate State funds and that administrative complexities and costs are increased by the existence of separate State systems. Since the cost of social insurance is met in considerable part from pay rolls, the presence or absence of particular insurance programs and differences in the rates of contributions for existing programs both serve to create unfair interstate competition when programs are on a State basis.

The Board is not unmindful that the program here proposed would entail modifications of many existing arrangements for social insurance and related programs as well as the establishment of new mechanisms in areas where none now exists. It has given study and thought to many of the particulars which would be involved in implementing this plan or some modification of it, and is prepared to offer more specific information and

recommendations should these be desired by the Congress.

#### **Public Assistance**

In public assistance, as contrasted with social insurance, the Board believes that there is a strong presumption in favor of State programs. The costs of assistance are met from general revenues, rather than on the basis of pay rolls, and payments are made on the basis of current individual need. Since, however, the Federal Government shares assistance costs under the Social Security Act, it must be concerned that the basis and extent of Federal participation are such as will effect the purpose of the social security program.

*Special types of public assistance.*—The most serious lack in operations under present provisions of the Social Security Act is that evidenced by inadequacies of assistance in many collaborating States. A major factor underlying this situation, as has been pointed out, is the uniform-matching basis of Federal grants for the needy aged, children, and the blind, in combination with the inequalities in State resources for assistance. The present basis of Federal financial participation has not served effectively to diminish State differences in the availability of assistance to needy persons; at its worst, it has heightened these differences in some respects. The Board therefore recommends consideration of a variable-matching basis, under which the Federal grant-in-aid would cover more than half the total cost in States which themselves have only small economic resources.

The studies made by the Board during the past 8 years lead to the conclusion that State per capita income, as indicated in annual estimates now prepared regularly by the Federal Government for other purposes, affords a reasonable basis for objective measurement of State differences in economic and fiscal capacity. It might be found feasible, for example, to continue the Federal grant at 50 percent of expenditures under an approved State assistance plan for States in which per capita income is at or above the national per capita. When average income in a State is below the national average, the Federal grant to the State might be increased accordingly. For example, if per capita income in a State is only half that in the country as a whole, the Federal

share in assistance costs might be twice that of the State.

It would be appropriate to require, as a condition of Federal grants, that the States themselves make similar adjustments among localities which share assistance costs under Federal-State programs. The Board also believes that it would be reasonable to require, as a condition of approval of the State assistance plan, elimination of State residence requirements for recipients of assistance. Legal settlement in a locality has long been a characteristic condition of eligibility for older forms of public aid since, typically, all costs of relief were met by localities. The Social Security Act specifies maximum State residence requirements which may be imposed in a State plan that is approved by the Social Security Board, and that some State funds be provided even though there is local financial participation. If an increased part of the total assistance cost is borne by Federal funds, it would seem reasonable to eliminate State residence requirements.

Among the three assistance programs now maintained under the Social Security Act, the gravest inadequacies are in aid to dependent children. Studies of the Board lead to the conclusion that need among children is at least as great as that among the aged, while aid actually given for children is only a fraction of that for the aged in terms of either the number of recipients or the total amounts. Serious limitations in the availability of Federal funds for needy children arise under two conditions of the Federal act: the restriction in the situations in which Federal matching funds may be used and in the amounts of individual payments to be matched. The Social Security Board recommends that Federal funds under the Social Security Act be available for use under approved plans for children who are needy for any reason whatever, not merely, as at present, for those who have been deprived of parental care or support by reason of the death, absence, or incapacity of the parent. The Board also recommends elimination of the Federal maximums, under which matching Federal funds now can be used only within the limits of \$18 a month for the first child and \$12 for each additional child aided in the same home. States may and do provide larger amounts when they are able; in the latter half of 1942, total Federal funds for aid to dependent children represented only 67 cents per

dollar of total State and local funds, in contrast to 99 cents for old-age assistance and 92 cents for aid to the blind. The limitation of Federal matching, however, has restricted aid to children in States which have been unable or unwilling to assume the whole cost of adequate payments; in many instances, these are the States with only small resources and relatively large numbers of children in their population.

At the present time, matching funds may not be used in payments to needy children aged 16 and 17 unless the child is attending school regularly. The Board believes that the requirement of school attendance should be eliminated. Suitable schools for older children are lacking in some areas, and for other reasons school attendance may not be feasible or even desirable.

Under all three assistance programs a serious lack arises from the fact that matching Federal funds may not be used to meet costs of medical care given to recipients, except as such costs can be included in the monthly payment to the recipient without restriction of any part of that payment for this particular purpose. The unpredictability and unevenness of medical costs and the maximum on the amount of Federal matching, as well as the limitations of State resources, necessitate a more flexible method of meeting medical needs of persons receiving assistance. In many instances, such care might aid recipients in regaining self-support and thus lessen or obviate their need for continued assistance; about one-third of the children accepted for aid are in need because of the physical or mental incapacity of the parent, and about one-fourth of the persons receiving aid to the blind in the 20 States for which this information is available could profit by some type of medical treatment to improve or conserve vision.

The Board recommends that matching Federal funds be made available to pay medical agencies and practitioners for the costs of medical services and supplies provided for recipients of assistance. Federal reimbursement might well be based on combined costs incurred within a State for medical services to recipients under all assistance programs. If arrangements are adopted for medical services to be provided through a comprehensive social insurance system, State assistance agencies could collaborate effectively with the insurance authorities by making equitable payments so that

these services would be available to assistance recipients under whatever arrangements had been developed with physicians, hospitals, and others to furnish services for the insured population.

*General assistance.*—General assistance is now the only financial recourse for needy incapacitated adults other than the aged and the blind and for families which depend upon marginally employable persons, whose earnings are insufficient to meet unusual strains on family income and whose rights, if any, to unemployment benefits are usually meager. It is used to meet many types of need arising from inadequacy of individual payments for the special types of assistance, gaps in the coverage of social insurance programs or inadequacy in the amount or duration of individual benefits, and risks for which there still is no insurance provision. At present, general assistance is administered by some 10,000 local units and, in considerable part, from only local resources.

Any decline in levels of employment may be expected to squeeze out the workers with the least skill and experience and hence the least likelihood of having insurance rights or savings. Wartime activities have been developed in many areas which are without local resources to meet the needs of families and individuals who would be stranded by any curtailment of these activities. Other communities which have benefited little from present economic conditions will be called upon to meet the needs of families stranded elsewhere without jobs or returning without funds to weather the period of readjustment. The present financial structure of general assistance in the United States and the legal and administrative arrangements which necessarily have been erected on this structure have proved unable to cope with demonstrated needs in many parts of the country.

The Board believes that Federal participation in general assistance, through matching Federal grants to the States under certain general conditions such as those provided for the special types of assistance, would go far toward remedying present deficiencies and toward effecting a unity and flexibility in public assistance as a whole which will be needed in coming years and the more distant future. It therefore is recommended that such grants be authorized under the Social Security Act.

### **The Need for Present Action**

The security of a people rests upon all measures which enable individuals to live out their lives with personal satisfaction and independence—both those which protect the integrity and progress of the Nation as a whole and those which assure individual opportunities for health, education, work, and personal freedom. The area of responsibility delegated to the Social Security Board is a small, though basic, part of this whole. The proposals here outlined represent, in turn, a practicable minimum basis for equipping our social insurance and public assistance programs to play their part in the years just ahead.

It goes without saying that the American people prize most the security wrung from work and individual effort. Such effort and public and private action to assure the utmost expansion of work opportunities have been assumed throughout the preceding discussion as the foundation of all systematic measures for social security. These measures constitute, on the one hand, a device to aid the orderly progress of economic development and, on the other, a means of caring for economic casualties. It would be as unrealistic to assume that such casualties will be lacking in the better peace we hope to achieve after this war as it would have been to send out our armed forces without provision for the men who are wounded or become sick or disheartened under the stress of battle. As in a campaign of war, so in the campaign against insecurity it is not always possible to tell just where or when the greatest stress will come. We do know, however, the nature of the dangers which confront us and the general character of the weapons we can bring to bear against them. To fail to have such weapons in readiness is to invite needless suffering and disillusionment among the millions in our fighting forces, our factories, farms, mines, shops, and homes.

In the opinion of the Board, the present time is singularly auspicious for strengthening and extending our system of social insurance and assistance. With employment and earnings at record levels, millions of workers can and want to contribute toward making better provision for future contingencies in the form of social insurance against sickness, disability, unemployment, and old age. For many older workers, such an opportunity may not come again. The additional savings which workers could make now in the form

of social insurance contributions are of particular importance, since for those who suffer the risk, the protection of insurance is far greater than that which they can make for themselves through individual savings, while all have potential protection. By creating a reservoir of future purchasing power, to be drawn upon where and when it is needed, the extension of social insurance to additional groups of workers and additional risks would add substantially to the Nation's resources for weathering the inevitable readjustments of the post-war years. At the same time, increases in insurance contributions would lessen current inflationary pressures. The adjustment to higher contribution rates on the part of employers can be made far more readily now than at any time during the past decade and more or, so far as can be foreseen, in the years just following the war. A unified social insurance system would provide a comprehensive and flexible means of coordinating policy and action in this field with other governmental measures and with national programs of business and industry in effecting the transition to peace. It would make it possible for workers and employers to underwrite future contingencies which otherwise will have to be met, in many cases, through emergency aid.

At the same time, provisions to ensure adequate assistance to persons in need are urgently required. It is not now available in all parts of our country in even this period of wartime activity, and the end of the war may find many States hard-pressed to alleviate distress in communities and among groups whose way of life is suddenly changed. The recommendations of the Board envisage, primarily, methods of helping to improve levels of assistance in States which have small economic resources and to give the assistance program a needed flexibility through Federal grants to States for general assistance. These measures, the Board believes, are a necessary adjunct to even a comprehensive and well-established social insurance system. They are the more necessary in view of the fact that, at best, a considerable part of our population has had little or no opportunity to acquire any insurance rights to cover the economic risks common among workers' families, while the post-war readjustment will bring many additional problems.

It was not until 4 years after the Social Security Act became law in 1935 that unemployment insur-

ance was in effect in all States in the Union, and more than 4 years before the first old-age benefits were payable. Wage records had to be set up, reserves accumulated, and an administrative organization established. After some 8 years, not all States yet have all three assistance programs in operation. The process of establishing social provisions which affect the lives of millions of people is necessarily slow if progress is to be sound, well-considered, and economical. At the present time, the social security program is the richer for the

past years of effort and has resources in experience, training, organization, and methods tested by actual operation. Even so, however, it will take time to effect whatever provision the Congress finds desirable to correct past deficiencies and strengthen the program to meet future stresses. Whether one believes that the war will end in one year or five, the time in which to build a stronger system of social security is short in view of the character of the changes and readjustments we confront as individuals and as a people.

## ***Trends in Disqualification From Benefits Under State Unemployment Compensation Laws***

**By Ewan Clague and Ruth Reticker\***

IN HIS TALK BEFORE the Interstate Conference of Employment Security Agencies last October, the Chairman of the Social Security Board, Arthur J. Altmeyer, called attention to the rapid and persistent trend of State legislation and State administration toward the imposition of more and more severe disqualifications on workers, and for an increasing number of causes. "Through the years," he said, "we have centered much attention on the amount of the average weekly benefit and the duration of benefits. These seemed to constitute the heart of the problem of improvement in the benefit structure. However, at the very time that many State laws were being liberalized in benefit rates and duration, the disqualification provisions were made much more restrictive in many State laws." The purpose of this article is to consider the trend in disqualifications as revealed in laws and benefit decisions and the implications of this trend for unemployment insurance.

Unemployment compensation is a program of benefits for workers unemployed through no intention or fault of their own. The purpose of disqualification provisions is merely to make certain that workers cannot obtain benefits by their voluntary action—collectively in going out on strike or individually in quitting work without

good cause or in remaining unemployed when suitable work is available. Disqualifications extend also to cases in which the worker is unemployed involuntarily but because of his own misconduct connected with his work. Beyond these four grounds—voluntary leaving without good cause, refusal of suitable work, participating in a labor dispute, and discharge for misconduct—disqualification should not go.<sup>1</sup> Yet ever since benefits have been paid under the State unemployment compensation laws, there has been an unmistakable trend toward more rigid disqualification provisions and more severe penalties for disqualification. It is clear that the trend is not merely a temporary adjustment to the wartime attitude that in a period of manpower shortage everyone should be at work and no one should be drawing benefits. In fact, some instances of flexibility in adjusting disqualification policy to the wartime problems of the drafted man will be cited; they are, however, definite exceptions to the long-run trend toward more severe disqualifications.

### ***Trend Toward More Rigorous Disqualifications***

The trend in disqualifications appearing in

\*Mr. Clague is Director, Bureau of Employment Security, and Miss Reticker is a member of the Program Division. This article is based in part on an address by Mr. Clague before the Conference of General Counsel and Appeal Personnel of State Unemployment Compensation Agencies in Region VI, November 3, 1943.

<sup>1</sup> Provisions for disqualification for a particular week because of the receipt of other income are not true disqualifications. Although a claimant in receipt of benefits under another social insurance program may not be entitled to unemployment benefits, except insofar as the unemployment compensation benefit exceeds the other benefit, it seems unfortunate that deductions of benefits under other insurance programs have been classified as disqualifications.

State unemployment compensation laws is directly opposite to the trend of liberalized benefit amounts and duration. By denying access to benefits, disqualifications can nullify provisions for more liberal benefits.

All States disqualify a worker who leaves his work voluntarily without good cause. In 1938, the good cause which justifies a quit was limited to "good cause attributable to the employer" or "to the employment" in 4 States. As of January 1, 1944, this limitation prevails in 19 States; in 18 of these States by statute, and in 1 by regulation (table 1). In some other States, the same limitation appears to be applied in some decisions. A worker may have any one of a number of good causes for quitting a job which are not attributable to the employer—for example, causes connected with health, war work, family responsibility, selective service, or a better job. In some of these situations, while the cause of the separation persists, the individual may be unable to work or unavailable for work and therefore not eligible for benefits. Once ability and availability are restored, however, continued unemployment is no longer voluntary and it seems unreasonable to deny benefits for any additional period or to cancel benefit rights. In other situations, the individual is available for work and should be entitled to benefits as soon as the ordinary waiting period is served.

Typically, disqualification has involved the denial of benefits but only for the period during which the cause of a claimant's unemployment could be considered the original disqualifying act. If he continued to be unemployed after that period, his unemployment would be due to the general state of the labor market in which he could not get a job. There is a definite tendency to increase the period of disqualification (table 2). As of January 1, 1944, a claimant who leaves work voluntarily without good cause may be disqualified for the duration of his unemployment in 10 States. In 6 of these States the same penalty may be applied to claimants who are discharged for misconduct, and in 5 of these States and 6 others, to claimants who refuse suitable work. In many States without the duration-of-unemployment provisions, the specified disqualification period has been lengthened. The maximum period is 9 weeks or more in 18 States for discharge for misconduct, in 9 States for voluntary leaving without

good cause, and in 7 States for refusal of suitable work. In Nevada, the disqualification period has recently been extended to up to 15 consecutive weeks "within the current and following benefit year."<sup>2</sup>

Analyses of actual disqualifications in States whose laws provide for a disqualification period at the discretion of the deputy show that in most of these States the minimum disqualification is rarely imposed. A recent report on unemployment insurance disqualifications in California stated that "93 percent of the disqualifications imposed for refusal of suitable employment in September 1943 carried the maximum penalty of 6 weeks." Other States are reported to assess the maximum disqualification uniformly or, if the range is 3-10 weeks, to limit discretion to 6-10 weeks. Still other States are reported to make disqualifications run for the *individual claimant's* maximum potential duration of benefits.

In unemployment insurance systems in other countries, disqualification has involved no diminution of total benefit rights in a benefit year. In the State systems there is an increasing tendency to cancel benefit rights which would have been drawn during the period of the disqualification, or to cancel all benefit rights resulting from the employment which terminated under a disqualifying condition. The development since 1938 is shown in the following tabulation of the number of States with provisions canceling wage credits or reducing maximum benefits payable:<sup>3</sup>

Disqualifying act	January 1938	January 1940	January 1944
Total laws reducing or canceling benefit rights.....	8	14	28
Voluntary leaving .....	5	10	20
Discharge for misconduct .....	6	12	20
Refusal of suitable work.....	6	9	21

Five States require a specified minimum amount of employment or earnings following disqualification before a claimant may again be eligible for benefits—a nominal amount in New Hampshire but a significant amount in Alabama, Florida, Minnesota, and Washington; 3 additional States have special requirements concerning future em-

<sup>2</sup> Italics ours.

<sup>3</sup> Seven additional States cancel some or all wage credits when claimants leave to marry or are discharged for dishonest or unlawful acts; 6 other States cancel more credits when claimants are separated for one or the other of the causes stated than under the general voluntary-leaving and discharge provisions.

**Table 1.—Disqualification for voluntary leaving, discharge for misconduct, and refusal of suitable work in State unemployment compensation laws, by type of experience-rating provision, as of January 1, 1943<sup>1</sup>**

Type of experience rating and State	Voluntary leaving without good cause			Discharge for misconduct		Refusal of suitable work	
	Good cause restricted to cause attributable to—	Weeks disqualified	Benefits reduced	Weeks disqualified	Benefits reduced	Weeks disqualified	Benefits reduced
No experience rating:							
Alaska		1-5		1-5		1-5	
Louisiana		1-6		1-6		1-6	
Mississippi		1-5		1-7	(2)	1-5	
Montana		3 1-5	(4)	3 1-9		1-5	
New York		6		7		All	
Rhode Island		3		1-10		1-3	
Utah		1-5		1-9		1-5	
Washington	Employment	All		2-5		1-5	
Experience rating, pooled fund:							
Alabama	do	All	Mandatory-em- ployer. Mandatory	3-6	Mandatory <sup>7</sup>	All	Mandatory.
Arizona	do	4		4	do	1-5	
Arkansas		1-5		1-5		1-5	
California		1		1-5		1-5	
Colorado	Employer Employment <sup>8</sup>	3-15	Mandatory	3-15	Mandatory	3-15	Do.
Connecticut		4		4		4	
Delaware		All	All	All	All	All	
District of Columbia		3	1-4	3-7	(ii)	3	
Florida <sup>10</sup>		All	All	All	All	All	Optional 1-3.
Georgia	Employment	2-8	Mandatory 2-8	3-10	Mandatory 3-10	2-8	Mandatory 2-8.
Hawaii	Employer	2-7		2-7		2-7	
Idaho	Employment	All	All	All	All	1-5	Mandatory.
Illinois		3-7		3-7	(ii)	3-7	
Iowa	Employer	All	Mandatory-em- ployer. <sup>12</sup>	2-9	Mandatory	All	
Kansas		1-9		1-9	(ii)	1-9	
Maine		1-5	Mandatory	1-9	Mandatory	1-5	Do.
Maryland		1-9	Optional	1-9	Optional	1-9	Optional.
Massachusetts	Employer	All	All	All	All	1-4	Do.
Michigan	do	All	All	All	All	3-5	Mandatory 3-5.
Minnesota	do	All	Mandatory-em- ployer.	All-employer	Mandatory-em- ployer.	All	
Missouri <sup>13</sup>		1-4	Mandatory	1-8	Mandatory	4-8	Mandatory.
Nevada <sup>14</sup>		1-15	(4)	1-15	Mandatory <sup>11</sup>	1-15	
New Hampshire		All	3	3	Mandatory <sup>11</sup>	3	
New Jersey		3		3		3	
New Mexico		1-13	Mandatory	1-13	Mandatory	1-13	Do.
North Carolina <sup>15</sup>	Employer Employment	4-12	do	5-12	do <sup>11</sup>	4-12	
Ohio		19 3	Mandatory 6	19 3	Mandatory 6	All	
Oklahoma		20 2		3		2	
Oregon		21 2		2-5		4	
Pennsylvania <sup>22</sup>		All	No provision			All	
South Carolina <sup>23</sup>		1-5	Optional	1-9	Optional	1-5	Optional.
Tennessee <sup>22</sup>		1-5		1-9		1-5	
Texas <sup>22</sup>	Employment	2-16	Mandatory	2-16	Mandatory	2-8	Mandatory.
Vermont		1-9		2-1 or more		27 6	
Virginia		1-5		1-9		1-5	
West Virginia	Employer	21 6	Mandatory	6	Mandatory	24 4	Do.
Wyoming		1-5	do <sup>4</sup>	1-5		1-5	Do.
Experience rating, employer reserve:							
Indiana		3	Mandatory 6 <sup>4</sup>	3	Mandatory 6 <sup>11</sup>	3	Mandatory 6.
Kentucky <sup>25</sup>		1-16	do	1-16	Mandatory	1-16	Mandatory.
Nebraska		1-5	(4)	1-5	(ii)	All	Do. <sup>20</sup>
North Dakota		1-7	(4)	1-10		1-7	
South Dakota	Employer	All-employer	Mandatory-em- ployer.	All-employer	Mandatory-em- ployer.	All	Mandatory-em- ployer.
Wisconsin	do	All-employer	do <sup>4</sup>	All-employer	do	All	Mandatory <sup>20</sup> .

<sup>1</sup> Unless otherwise noted, weeks of disqualification are consecutive weeks following that in which disqualifying act occurred. "All" means that disqualification is for duration of unemployment due to or following the particular act. In columns on benefit reduction, "mandatory" indicates mandatory reduction to be applied in every case; "optional" indicates that reduction is optional with State agency; the reduction is equal to weekly benefit amount multiplied by number of weeks of disqualification, unless otherwise noted; "employer" indicates that benefit rights based on the employment which the individual left are canceled.

<sup>2</sup> If discharged for fraud or moral turpitude.

<sup>3</sup> Following waiting period.

<sup>4</sup> If left to marry, wage credits earned prior to marriage canceled.

<sup>5</sup> If left to marry or leave locale with husband, until she earns \$100 or becomes main support of family.

<sup>6</sup> Until individual works at least 4 weeks and earns at least \$50.

<sup>7</sup> All benefit rights from separating employer canceled if discharged for dishonest or criminal act.

<sup>8</sup> Until individual earns wages equal to 20 times his weekly benefit amount.

<sup>9</sup> Omits "voluntary."

<sup>10</sup> Until individual earns wages equal to 10 times his weekly benefit amount.

<sup>11</sup> All prior wage credits canceled if discharged for dishonest or criminal act; or in Nebraska, if misconduct was gross, wilful, and flagrant or unlawful; in North Carolina, all base-period wages canceled.

<sup>12</sup> By court decision.

<sup>13</sup> An individual is disqualified from previous employers' accounts for 3 weeks—in Wisconsin for 4 weeks for voluntary quit; in Minnesota, if left to marry, until she earns wages in at least 6 weeks equal to weekly benefit amount.

<sup>14</sup> Until individual earns \$200.

<sup>15</sup> Benefits charged as if paid if claim is filed within 1 year of disqualifying separation notice.

<sup>16</sup> Experience rating not yet effective; disqualification may extend to following benefit year.

<sup>17</sup> By regulation; until individual earns wages equal to \$2 more than weekly benefit amount.

<sup>18</sup> Following the filing of a claim.

<sup>19</sup> Actually, usual waiting period of 2 weeks is lengthened to 5 weeks; if left voluntarily to marry or discharged for dishonesty, all.

(Continued on next page)

ployment before benefits can be payable to claimants who leave to be married.

### Good Cause Attributable to the Employer

A few cases will illustrate disqualifications actually imposed because the claimants left work without good cause attributable to the employer. A cigar salesman<sup>4</sup> quit to accept employment as a lubricating engineer in an arsenal but was rejected by the arsenal doctor. His former job had been filled and benefits were denied because his "action . . . in leaving nonessential industry and accepting employment in an essential industry is purely a voluntary one." In West Virginia, a claimant who quit her employment, upon the advice of the plant physician, because her hands were affected by the acid used in her work was held to have quit her employment without good cause involving fault on the part of her employer; since others were not so affected it appeared that she had an allergy.<sup>5</sup>

In Iowa a laborer left an outdoor job in anticipation of an annual seasonal lay-off and took a better job. When he was laid off from the second job after 7 weeks, he was disqualified because he had left his preceding employer without good cause attributable to the employer. The Supreme Court of the State held that he was not entitled to any benefits based on any wages credited to his account at the time he left his work. The worker's acceptance of any bona fide job would seem clearly to cancel the effect of any previous separation as a cause of unemployment. Yet in this case, although the claimant was not unemployed between jobs and although he held a new job for 7 weeks, he not only was disqualified because of the earlier quit, but also had his benefit rights canceled.<sup>6</sup> The Iowa Employment Security Commission considered the effect of this interpretation of the law sufficiently important to

<sup>4</sup> Benefit Series 8242, Colorado R., Vol. 6, No. 11.

<sup>5</sup> A-4231 (6-28-43) (affirmed by R-716).

<sup>6</sup> 230 Iowa 751; 298 NW 794.

(Continued from preceding page)

<sup>20</sup> If left to marry, all.

<sup>21</sup> If left to marry, until she earns wages in subject employment; in West Virginia at least 30 days.

<sup>22</sup> Experience rating not yet effective.

<sup>23</sup> Weeks of unemployment in which claimant is otherwise eligible.

<sup>24</sup> For repeated refusals, agency may extend disqualification until individual earns 8 times his weekly benefit amount.

<sup>25</sup> Actually, 1-8 (2-week) benefit periods—1-4 in case of refusal of suitable work—following the filing of a claim.

<sup>26</sup> Such number of weeks (but not less than 1) as agency determines.

<sup>27</sup> Regular 2-week waiting period not required.

<sup>28</sup> And such additional period as any offer of suitable work continues open.

<sup>29</sup> Actually, usual waiting period of 1 week is lengthened to 2-17 weeks.

<sup>30</sup> Including all wage credits up to date of refusal of suitable work.

call it to the attention of the Governor in its annual report for the year ended June 30, 1943. The Commission said that notices of separation without good cause attributable to the employer are being filed at the rate of more than 135,000 annually and are jeopardizing the benefit rights of more than 100,000 of Iowa's 350,000 covered workers. The report pointed out that many of these workers had moved from nonessential to essential industry, yet in the post-war period they may find their benefit rights lost or substantially reduced because of earlier separations without good cause attributable to the employer.

The implications of this case are significant in view of our present emphasis on free enterprise in our American way of life. Free enterprise should certainly extend to the workers. We believe that workers have a right to better themselves and that it is socially desirable that they should seek and take work whenever possible, rather than lean on their benefit rights. If this laborer had waited a few more days, he would have been laid off, as he had been by the same employer a year previously, and could have drawn benefits. Because he chose to work, he was penalized when his new job ended because of lack of work. Such a limitation on labor mobility seems neither good personnel practice nor sound social policy.

Other issues are involved in other voluntary-

Table 2.—*Period of disqualification for voluntary leaving, discharge for misconduct, and refusal of suitable work under State unemployment compensation laws, January 1, 1940, and January 1, 1944*

Cause for disqualification	Number of States which cancel benefit rights or disqualify for the duration of unemployment <sup>1</sup>	Cumulative number of States with maximum period of disqualification specified <sup>2</sup>			
		More than 9 weeks	9 or more weeks	6 or more weeks	1 or more weeks
Voluntary leaving:					
January 1940 <sup>4</sup> .....	7	1	4	7	43
January 1944 .....	13	6	9	16	38
Discharge for misconduct:					
January 1940 <sup>4</sup> .....	4	2	17	26	45
January 1944 <sup>5</sup> .....	9	9	18	26	41
Refusal of suitable work:					
January 1940 .....	11	6	2	6	40
January 1944 .....	11	5	7	15	40

<sup>1</sup> Some States provide more severe penalties under particular specified circumstances, such as voluntarily leaving to marry, discharge for criminal acts, repeated refusal of suitable work, or refusal of former employment.

<sup>2</sup> Some States included here cancel wage credits from one employer and provide specific periods of disqualification with respect to benefits based on other wage credits. Cancelling wage credits from one employer makes many workers ineligible for benefits (because they do not have wage credits from other employers) and thus has the same effect as a disqualification for the duration of the unemployment.

<sup>3</sup> Including those States where benefit rights are reduced.

<sup>4</sup> In 1940, New York had no disqualification for voluntary leaving, Massachusetts and Pennsylvania none for discharge for misconduct.

<sup>5</sup> In 1944, Pennsylvania has no disqualification for discharge for misconduct.

leaving cases. In Alabama, a 17-year-old girl who lived 4 blocks from a street-car line quit her job when her family could no longer use the family car to meet her when she went off duty at 1 a. m. She was held to have left work without good cause connected with the work, and was disqualified for 4 weeks.<sup>7</sup> (Under the same law as amended, she might now be disqualified for a longer period.) One may well ask whether it is good social policy to put pressure on a 17-year-old girl to remain in such work.

Nor is it sound public policy to deny benefits to claimants who quit to enlist or because they were drafted into the armed forces, and then fail to pass the physical examination. In fact, in 7 States,<sup>8</sup> special provision is made to exempt from disqualification workers who leave under such circumstances. Yet in more than 1 State, men who left their jobs to join the Army and then were rejected have been held to have left work voluntarily without good cause attributable to the employer. In Connecticut, the only State which does not limit disqualifications to voluntary leaving, claimants drafted for induction but rejected have been held to have left work without, as one court decision stated, "sufficient cause connected with his employment, since induction into the Army is a reason totally unconnected with his employment."<sup>9</sup> Connecticut has recently amended "sufficient cause which is connected with employment" by adding "or is, solely by reason of Governmental regulation or statute, beyond his control."

#### **Double Disqualification**

In some States, a double disqualification is imposed when a worker is reoffered a job which he has left without good cause attributable to the employer. When he refuses it, for the same reasons which prompted him to leave, he is disqualified a second time—this time for refusing suitable work without good cause. This situation is illustrated by an Alabama case involving three claimants who drove 17 miles to work in a textile mill. When the tires on the family car wore out, the man was unable to get authorization from his local rationing board for additional tires or recaps or to obtain living accommodations in the mill

<sup>7</sup> Benefit Series 8069, Alabama R., Vol. 6, No. 7.

<sup>8</sup> Alabama, Connecticut, Iowa, Ohio, Pennsylvania, Washington, Wisconsin.

<sup>9</sup> Benefit Series 7860, Connecticut, Ct. D., Vol. 6, No. 3.

town. The family then approached the employer, suggesting a transfer from the third to the second shift because they could arrange transportation with a neighbor for work on this shift. When this request was refused, they left their jobs and filed claims for benefits. Then they were referred to work with the same employer—again for work on the third shift. This they refused for the same reasons for which they had left.

In a hearing on August 20, the three claimants were disqualified for 4 weeks ending May 16 for having left voluntarily on April 24 without good cause attributable to the employer and 4 weeks ending May 30 for refusal to accept suitable work on May 7. It was also ruled that since filing claims on May 4, 1942, they had not been available for work and "this state of ineligibility shall continue until [they] shall notify the local employment office that [they have] restored [their] services to the labor market." The last ruling was reversed by the Alabama Board of Appeals December 16.<sup>10</sup>

In this same State when, under similar conditions, another family moved to another mill village so that the husband could reach his work, the wife claimed benefits while trying to find employment near her new home. She was reoffered the job which she had left because of the lack of transportation and housing facilities, and was disqualified both for voluntary leaving and for refusing suitable work under a Supreme Court decision in that State<sup>11</sup> which held that no worker voluntarily placing distance between himself and available work may thereafter complain that the same work, if reoffered, is unsuitable. The doctrine laid down in these decisions has now been incorporated in the Alabama statute.<sup>12</sup>

In Indiana, a disqualification for refusal of suitable work can be imposed only when a claimant is otherwise eligible for benefits. This limitation has been interpreted to prohibit the imposition of a disqualification for refusal of suitable work during a period for which a worker had been disqualified for voluntary leaving. However, it would not prevent the imposition of repeated, nonoverlapping disqualifications for refusal of the same work that the claimant had left, after the period of disqualification for voluntary leaving had expired.

<sup>10</sup> Alabama, A. D. 817, Decision No. 757; Benefit Series 8250, Alabama R., Vol. 6, No. 12.

<sup>11</sup> Benefit Series 7482, Alabama, Ct. D., Vol. 5, No. 8.

<sup>12</sup> See page 20.

Although the disqualification period in this State is only 3 weeks in addition to the week of the disqualifying act, 6 weeks of benefits are deducted for each disqualification. Therefore a double disqualification would wipe out 12 weeks of a maximum potential 16 weeks of benefits.

The Minnesota law includes a special disqualification for failure to "accept his former employment when offered by such employer" which involves cancellation of wage credits "earned in such employment." Many claimants who left jobs in this State without good cause attributable to the employer would have no benefit rights to be canceled since, if they were unemployed after they left their jobs, their benefit rights would have been canceled. However, if a claimant had left "to accept employment in an industry, occupation, or activity in accordance with War Manpower policies of the United States or to accept employment offering substantially better conditions of work or substantially higher wages or both," only 25 percent of his wage credits would have been canceled previously.

#### ***Disqualification of Servicemen***

Practically all States have amended their laws to preserve the benefit rights of servicemen. Twelve laws<sup>13</sup> specifically provide that one or more types of disqualification for acts prior to military service will not apply after discharge from the Army. In some other States, disqualifications which had been imposed would be wiped out by lapse of time. In States which cancel or reduce benefit rights, however, the returning serviceman who risked his life for his country may find his benefit rights lost by reason of some petty infraction of a shop rule before he entered the Army.

In addition, there seems to be a new trend toward whittling away the rights which have been safeguarded for the servicemen, through additional eligibility provisions. For example, Michigan<sup>14</sup> has enacted a provision that a claimant is eligible only if "he is able to perform full-time work of a character which he is qualified to perform by past experience or training, and of a character generally similar to work for which he has previously

<sup>13</sup> Alabama, California, Florida, Hawaii, Iowa, Minnesota, Ohio, Pennsylvania, Rhode Island, South Carolina, Virginia, Wisconsin.

<sup>14</sup> The director of the Michigan agency is quoted as saying that this amendment was passed over the protest of the Unemployment Compensation Commission.

received wages." Under this provision, a claimant who was unable to engage in his former work as a laborer as a result of a brain concussion sustained during service in the Navy, but was certified by his doctor as able to do light work, was held unavailable for work inasmuch as he was not able to perform work of a character for which he had received wages.<sup>15</sup>

Under the Selective Service Act, ex-servicemen have rights to their prior employment. Realistically, we know that, even when the jobs exist, some servicemen will not be able to return to their former jobs though able to carry on other types of full-time employment; and that for many others who will have learned a new trade in the Army some other work would be more suitable. The Minnesota law, which includes a waiver of disqualifications for acts prior to military service, makes a mockery of this protection by providing that "no military trainee shall be deemed eligible for benefits . . . unless he has applied for and been denied reinstatement in his former employment or such employment is not available."

#### ***Confusion Between Disqualifications and Eligibility***

In the handling of claims and appeals there are many evidences of confusion between ability to work and availability for work, which, as part of the eligibility requirements, are tested every week, and the disqualification provisions which involve a definite period of postponement of benefit rights and in many States involve cancellation of benefit rights. Even when the effect on the claimant is the same, it is important to distinguish between these two concepts. The confusion is illustrated by the provision in the Minnesota law that "an individual shall be *disqualified* . . . if he is unable to perform such work or is no longer *eligible or available* for such employment and *all wage credits earned in such employment shall be cancelled*."<sup>16</sup>

The confusion between disqualification and ineligibility is reflected also in the provisions regarding special groups such as students, married women, or pregnant women. The laws of 25 States provide for denial of benefits to one or more special groups: 12 to students, 16 to women who quit on account of marriage, and 14 to pregnant women. Of these 14 States which deny benefits

<sup>15</sup> Michigan B3-336.

<sup>16</sup> Italics ours.

to pregnant women, 5 use the term "disqualification"; 4 say they are unavailable; 2, unable and unavailable; 2, "unable"; and 1, "ineligible."

Obviously there are many cases in which such individuals are not in the labor market—for example, are not able to work or are not available for work—and should not draw unemployment compensation. Wholesale disqualifications of such groups, however, dodges administrative responsibility for making individual determinations of availability for work or ability to work or of disqualification under the general disqualification provisions. In Michigan, for instance, a woman who left work to marry or because of pregnancy would undoubtedly be held disqualified under the general provision for disqualification for the duration of the unemployment "if the individual left work voluntarily without good cause attributable to the employer," but special causes of disqualification (with no period specified) were added in 1943:<sup>17</sup>

- f. When such individual leaves work voluntarily either to marry or because of marital obligations.
- g. When it is found by the Commission that total or partial unemployment is due to pregnancy.

For example, to disqualify all women who leave work to marry or are discharged because of a company rule against working after marriage, and to cancel wage credits earned prior to marriage will lead to the automatic disqualification of many claimants who depend in whole or in part on their earnings and do not wish to remove themselves from the labor market. To disqualify all pregnant women will put pressure on some women to remain in work which may be injurious, through fear that they will not be able to find suitable work. The language of the Utah law, particularly, has this effect, since it provides that a woman is ineligible for benefits during pregnancy if she "voluntarily left her last work in her customary occupation."<sup>18</sup> A woman who voluntarily left her customary occupation in a factory for an easier job from which she was separated because of lack of work would be ineligible for benefits during the rest of her pregnancy, although she might be able to work and available for work.

<sup>17</sup> In South Dakota, 1943 amendments added both the clause "attributable to the employer or the employment" and a special section, "An individual shall not be entitled to any benefits on account of her most recent employment, whose unemployment is due to separation from her most recent employment because of pregnancy or for the purpose of assuming the duties of a mother or housewife."

<sup>18</sup> Italics ours.

### **Special Problems of Limited Availability**

Special problems arise when claimants must limit their availability for work. Two types of limited availability will be discussed here: limits on the time of employment and on the place of employment.

As the war has led to the extension of night shifts and the suspension of laws prohibiting night work for women, the limitation by claimants of their employability to particular shifts has become a large problem. It is understandable that in wartime there should be a strong tendency to consider as ineligible for benefits those workers who will not accept otherwise suitable work because of the hours. Usually the pressure of public opinion plays a part here; it is hard to explain why benefits are being paid to a worker who is idle while his skills are needed and can be used, although at a time of day when he cannot or will not work.

These considerations have given rise in recent months to a wave of restrictive rulings requiring workers to hold themselves available for work at any hour of the day if they are to receive benefits while unemployed. Most of the appealed benefit decisions involving shift employment deal with the claims of women who, because they must care for children, specify particular shifts as the only times they can work. Usually the desired shift is the day shift; sometimes it is one of the other shifts when another member of the family who works on the day shift is able to care for the children. It can hardly be said that such women cut themselves off from the active labor force when they set reasonable limitations upon the hours they will work. To put pressure on them, by withholding benefits, to accept work at such hours that they must neglect their children may be socially unwise.

This problem is illustrated by the case of a woman with two children (9 and 4 years old) who worked as a machine operator in the flashlight department of an arms plant from 8 a. m. to 5 p. m. When the flashlight department ceased operating entirely, she was offered a job in another department on the 3-11 p. m. shift or on the 11 p. m.-7 a. m. shift. She refused because she wanted to be at home with her children at night. She continued actively seeking day-time work but refused all evening or night work. The commissioner's decision called attention to the fact that the

Governor had suspended the statute which prohibited employment of women between the hours of 10 p. m. and 6 a. m. in manufacturing, mechanical, or mercantile establishments. It said:

With the bar of this statute removed and with factories commonly operating 24 hours a day, it is apparent that this claimant by refusing to work on any shift other than the day has materially lessened her chances of employment. This is a fatal impairment of her availability unless her prior experience, health, or length of unemployment reasonably justifies it.

When she first became unemployed, she, under my conception of the law, was entitled to look for a job where the pay, the nature of the work, and the conditions of employment were substantially the same as in her former work, but she is not entitled to persist beyond a reasonable time in pursuit of such work.<sup>19</sup>

"Reasonable time" was set at 3 weeks.

A contrasting decision was given in Delaware when a claimant who had worked alternate weeks on the day and night shifts left her job because she could no longer find anyone to take care of her small child during the night shift and her employer was unable to place her on the day shift permanently. She was held "to have left her most recent employment voluntarily *with good cause and to be available for work* when she attached no conditions to her availability for day work, the normal period of employment in the community."<sup>20</sup> The referee's decision stated:

Does the Delaware Statute provide that a person must be available for work during the entire 24 hours of a day? A normal work week is approximately 40 hours and the number of working hours a day is 8 hours. If an individual is available for normal periods of employment, it is sufficient to establish eligibility for benefits, provided that the hours and conditions of availability are reasonable. It would be grossly unjust and illogical to hold that unavailability for night work makes one unavailable for day work.<sup>21</sup>

When the case was appealed by the employer, the commission affirmed the decision of the referee:

Turning now to the instant case, we see a woman, a good worker, who is unable to work on the night shift because she can find no one to care for her child. She is available for work during the day. Despite ever-increasing night work due to defense industry, the daytime is unquestionably the normal period of work in this community. We have no hesitation, therefore, in holding that claimant is available for work. We are the happier to arrive at this decision because a contrary finding would, in our opinion, render a real disservice to the social welfare of the many children of working parents in this city.

<sup>19</sup> Connecticut, 250, C-42.

<sup>20</sup> Italics ours.

<sup>21</sup> Benefit Series 7778, Delaware R., Vol. 6, No. 2.

We also feel that claimant voluntarily quit her most recent employment with good cause. Faced with the alternative of working at night while her child lay home unattended and completely at the mercy of such dangers as sudden sickness, fire, and the like, or of giving up her job and properly caring for the child, we think the normal parent would choose the latter course, particularly in this community, where a great number of daytime jobs are presently available. Again, we think we have arrived at a decision which is neither contrary to social welfare nor the Unemployment Compensation Law of this State as we interpret it.<sup>22</sup>

A South Carolina court decision concerned a claimant who would not accept second-shift work because his wife worked on that shift and he had to care for the children meanwhile, or third-shift work because his doctor had ordered him to stop night work on account of his eyes. Though he could accept first-shift work, he was held not available for work because of the limitation he placed upon the hours he would work. In reversing this decision, the court said that a claimant must be able to work and available for work for a majority of the average number of hours customarily worked daily in his occupation and for at least 8 hours a day, and that the actual hours he could accept work need not be the hours of his latest employment unless he is available for no other kind of work and the hours he is available are not included in his industry's work day.<sup>23</sup>

Yet in the same court, another judge held later against a claimant who quit after 7 months as a quiller tender on the third-shift when she lost the help of the relative who had cared for her four children, aged 2 to 9 years. Since quitting, she had been offered third-shift work on several occasions but refused each time, saying that she was available only for first and second-shift work. She had never worked prior to this employment. The court held that in order to be entitled to benefits under the act the unemployed individual must be able to do, and be available for, the work which she had been doing and that the claimant was therefore not available for work; and that it was not the purpose of the act to relieve unemployment due to changes in the personal conditions of the employee.<sup>24</sup>

<sup>22</sup> *Judson Mills v. South Carolina Unemployment Compensation Commission and Spears*, Court of Common Pleas, Greenville County, December 9, 1942 (Gaston, Presiding Judge, 13th Circuit). Benefit Series 7944, South Carolina, Ct. D., Vol. 6, No. 5.

<sup>23</sup> *Judson Mills v. South Carolina Unemployment Compensation Commission and Gaines*, Court of Common Pleas, Greenville County, South Carolina, August 10, 1943 (Oxner, Judge, 13th Circuit).

### **Problems of Place of Employment**

The accelerated wartime migration of workers has precipitated new problems of determining availability for work in terms of location. Interstate claims have always involved a determination whether a given claimant should be required to be available for work in the State of his present residence or in the State where he had earned wage credits. Two States have enacted provisions, which, by defining availability in terms of location add to the requirements which the claimant must meet. For example, the Alabama and Michigan laws require a claimant to be "able to perform work of a character which he is qualified to perform by past experience or training, and . . . available for such work either at a locality at which he earned wages for insured work during his base period or at a locality where it may reasonably be expected that such work may be available." Another type of amendment dealing with suitable work has much the same effect. Alabama, Colorado, and West Virginia provide, in effect, that no work shall be deemed unsuitable because of its distance from the individual's residence if such work is in the same or substantially the same locality as was his last previous regular place of employment and if the employee left such employment voluntarily without good cause connected with such employment.

This latter type of provision affects not only claimants who have moved from their place of employment but claimants who have experienced wartime transportation difficulties. Some State decisions have definitely made allowance for such difficulties. For example, a Rhode Island decision which ruled that a mill worker was available for work when she quit her job because she lost her ride with a neighbor said:

. . . the claimant has resided in her own home for a period of 12 years. She has not by her own act removed herself to a position of inaccessibility for which she could be expected to assume the risks created thereby, including the likelihood of lack of transportation. Nor can her inability to obtain transportation be predicated upon any act of her own. It is strictly the fortuitous circumstances arising from present wartime exigencies through no fault or conduct on the part of the claimant. From the evidence produced at the hearing, claimant has made reasonable efforts to remedy the situation in which she finds herself. In essence, her unemployment is attributable to a break-down in our economic and industrial system to the extent that we are not in a position to provide the rubber and gasoline essential to bringing the labor to the place

of employment, and considered as such the situation differs very little from that in which unemployment is caused by failure of plant machinery or other causes traceable to the same inadequacies.<sup>24</sup>

The Nebraska law provides that a claimant who left work voluntarily without good cause "shall be disqualified from benefits for any week of unemployment when he does not report in person to a Nebraska State Employment Service Office." Under this provision, a man who left the State to seek a war job would be unable to use the interstate benefit-payment procedure to claim benefits in Nebraska no matter how much employment he had obtained subsequently in other States.

In other States, numbers of claimants who file claims through the interstate benefit-payment procedures are ruled not available for work. For example, a Virginia claimant who quit her job to follow her soldier husband to a small California town was held not available because:

This claimant has established her home in a small area wherein there is practically no chance of her being placed in another job in suitable employment, because her husband is in the armed forces of the U. S. and employers in that locality appear to be not interested in employing the wives of soldiers because of the uncertainty and duration of their employment.

It is true, no jobs have been offered this claimant, and she has refused no jobs, but such might be expected in an area where no jobs are available, due to restrictions placed upon employment by employers in the area wherein the claimant has established her home.<sup>25</sup>

A hosiery worker in Maryland who went to South Carolina to be near her husband was also declared unavailable in a decision which commented:

The claimant left work voluntarily without good cause. Her husband did not go to North Carolina in order to establish a permanent domicile, but because he was transferred there under military orders.

When individuals choose to leave their work and follow their husbands to areas where work is restricted because of the size of the place, the influx of many people due to proximity of a camp, and unwillingness of employers to hire wives of soldiers, those individuals must bear the loss of benefits due to their unavailability for work. They are not unemployed through no fault of their own since they voluntarily create the circumstances which render them unavailable for work. Also, in this case, there is work for the claimant with her former employer in Maryland.<sup>26</sup>

While many decisions follow similar reasoning, some States find claimants available when they

<sup>24</sup> Benefit Series 8047, Rhode Island R., Vol. 6, No. 7.

<sup>25</sup> Virginia—D545, M 5-62.

<sup>26</sup> Benefit Series 8306, Maryland A, Vol. 7, No. 1.

move to localities where work or transportation is limited. Oregon decisions emphasize:

The test with respect to availability for work is the claimant's availability for work and not the availability of work to the claimant. Otherwise, during periods of slackness of work, no claimant would be entitled to benefits.<sup>27</sup>

Another Oregon decision discusses the problem in detail. The claimant quit work to follow her soldier husband from Oregon to Nebraska, to Illinois, to Mississippi. She intends to stay with him as long as he is in the continental United States. In Nebraska she found short-term work in a department store and a drugstore. In Mississippi she found a job as coffee demonstrator. She was held available for work in a decision which states:

Where the husband moves from the legal residence for the purpose of going from place to place in search of work, or is engaged in the kind of work, (including military service) where he knows or has reason to know that he cannot remain in any one place for a substantial period, and the wife, knowing that no new place of residence will be chosen or the old residence abandoned, and where she knows that such moving about will take place or will in all likelihood be the custom, but nevertheless follows her husband, she is not, we believe, under legal obligation to leave the legal residence previously established.

Where she chooses to leave her work in order to follow such nomad life, she then leaves such work voluntarily and not because of any superior legal, or even moral duty existing. Having so left her work, and having chosen the nomad life, if she chooses to limit her availability for work to that kind in which employers by necessity must have someone upon whom they can depend for services for a substantial period, she thereupon voluntarily limits her availability for work in a substantial degree and thereby cannot be properly deemed to be available for work within the meaning of the Unemployment Compensation Law. If such nomad wife, under such circumstances, is willing to take work wherein it may reasonably be expected that such short time or temporary work will be generally acceptable to prospective employers, (such as has been the case with nurses, fruit pickers, waitresses, and the like) then she may be found available for work.<sup>28</sup>

### ***Relation of Disqualification and Experience Rating***

With the limitation of good cause to cause "attributable to the employer" and with the practice of double disqualification, the function of disqualification is shifted from limiting benefits to workers unemployed through no fault of

<sup>27</sup> Oregon, 42-RA-134.  
<sup>28</sup> Oregon, 43-RA-62.

their own to limiting payments to cases where the employer is at fault. The West Virginia law uses the words "without good cause involving fault on the part of the employer." This limitation of good cause to the employer or the employment is in harmony with the theory that the individual employer can prevent unemployment and that the costs of unemployment can be allocated to employers through a system of employers' experience rating.

The provisions for the reduction or cancellation of wage credits when the employer is not at fault are a part of the same philosophy. These provisions protect the employer's account by eliminating not only payments during a disqualification period but also the possibility of the payment, later in the benefit year, of benefits which might be charged to his account.

In the case of *Schwob v. Huiet*, a Georgia court which disqualified a worker on the grounds of voluntary leaving and unavailability discussed the relation of experience rating and disqualification:

Any benefit payments awarded to and paid to the claimant under Section 7 (a) (1 and 2) of the Act, would be charged against the reserves of the petitioner, who, as a result thereof would, for all ensuing years, be obliged to pay a larger unemployment compensation tax in view of the provisions of Section 7 (c) (6) of the Act which provide that the rate of unemployment compensation tax will vary from 1 percent to 2.7 percent of the average annual taxable pay roll according to the amount of money which had been paid as benefit payments to the employers' former employees . . . Employers in Georgia, prior to the enactment of the provisions dealing with employer experience ratings in the Act, with very few exceptions, did not contest the claim awards of the Bureau of Unemployment Compensation by invoking the aid of the courts, because it would have been an unnecessary legal expense without any possible monetary award to the employer in the due exercise of his business or industry.<sup>29</sup>

A relationship between experience rating and disqualification policy and practice was brought out also at a recent hearing before the Pennsylvania Board of Review. The case concerned an interstate claim of a stenographer who had left her employment to join her husband, a member of the armed forces stationed in Georgia. The employer appealed the determination that she was eligible for benefits. The referee and the Board of Review ruled that "the claimant's unemployment

<sup>29</sup> *Schwob Manufacturing Co. Petitioner v. Ben T. Huiet*, as Commissioner of the Department of Labor of the State of Georgia, and Effie Lee Gibbs, Defendants, Superior Court of Muscogee County, Georgia, November 6, 1942 (F. Hicks Fort, Judge).

was not due to voluntarily leaving without good cause."

The employer contended, according to the reported decision on the case, that following the enactment of the experience-rating bill the Board of Review should adopt a new philosophy with reference to "good cause"; and that since benefit decisions now directly affect the employers no philosophy should prevail which tends adversely to affect the employers in matters over which they have no control. He also called attention to the fact that when the State of Ohio established a merit-rating system it amended the provisions relating to "just cause" by adding thereto words limiting their effect to causes arising out of the employment.<sup>30</sup>

While the employers' contentions that they should not be charged with benefits for unemployment for which they are in no way directly responsible have weight, so have the workers' contentions that they should not be denied benefits for unemployment in which they are not at fault. To deny benefits to workers unemployed through no fault of their own is to defeat the purpose of the program. The States are beginning to consider ways and means of unlocking the workers' benefits in such cases by providing that benefits be paid even if no employer's account is charged. For instance, a 1943 amendment to the New Hampshire law provides that "benefits paid to an unemployed woman during the period of uninterrupted unemployment next ensuing after childbirth shall not be charged to the last employer, but shall be charged against the fund." If extended to a wide range of disqualifying circumstances, such provisions should be accompanied by modifications in the financing provisions of the State law so that adequate funds will be available to meet the cost of such "uncharged" benefits.

The employers' pressure for disqualifications—in statute and in practice—had led to an attitude that an unemployed worker has a claim against a particular employer rather than against the State, especially in a system of individual employer reserves. The wording of some of the Wisconsin benefit decisions implies the official acceptance of this point of view. Many cases begin:

<sup>30</sup> Decision No. B-44-IB-91-A-917. The employer's appeal from this Board of Review decision is now pending in the superior court.

The employer denied unemployment benefits, claiming that the employee left his employment voluntarily without good cause attributable to the employer. The Commission deputy's initial determination *sustained the employer's denial.*<sup>31</sup>

Under experience rating, the employer has a stake in the denial of claims in the pooled-fund States as well. Yet, under many existing methods of charging employers' accounts, the relationship between the separation and the base-period employer charged may be remote and fictitious. Any employer has a good chance not to be charged when he is "at fault" if the worker gets another job right away. He may, however, be charged when he is not "at fault" and some other employer is "responsible" for the unemployment of a worker who cannot find a job.

The relation between experience-rating provisions and disqualification provisions in State laws is suggested by table 1. Only one law *without* experience rating (Washington State) contains a provision that good cause for voluntary leaving shall be limited to "good cause attributable to the employment." Eighteen laws *with* experience rating include such a provision. No law without experience rating contains any provision that the disqualification for discharge for misconduct shall last for the duration of the unemployment. Only the State of Washington has such a provision for voluntary leaving.<sup>32</sup> Among the laws with experience rating, disqualification is for the duration of the unemployment in 9 States for voluntary leaving and in 5 States for discharge for misconduct. In 3 States disqualification for either cause is for the duration of unemployment chargeable to the employer who alleged the disqualifying circumstances.

No law without experience rating contains any general provision that benefit rights are to be canceled when claimants are disqualified for voluntary leaving or for discharge for misconduct. In the States with experience rating, benefits must be reduced for the number of weeks of disqualification (or in 2 States for twice the period) in 18 States for voluntary leaving and in 18 States for discharge for misconduct. In 2 States

<sup>31</sup> Italics ours.

<sup>32</sup> Effective June 28, 1943. The law specifies a disqualification period of 2-5 weeks, but the added provision that workers who leave for a personal reason not connected with their work are required to earn at least \$50 by bona fide services in four separate calendar weeks to be eligible for benefits extends the disqualification for the duration of the unemployment.

benefits may be reduced for either type of disqualification at the discretion of the State agency.

Other causes than experience rating account for the increase in severity of disqualification for refusal of suitable work—notably the national policy for the full utilization of manpower in the war effort. Even so, the incidence of restrictive provisions in this field is largely in the States with experience rating. Among the States without experience rating, only New York disqualifies for the duration of his unemployment a claimant who refuses suitable work without good cause; only Rhode Island provides for cancelation of wage credits and then only "as determined by the Board according to the circumstances in the case," and for only 1-3 weeks following the week in which the failure occurred. Ten States with experience rating disqualify for the duration of the unemployment in cases of refusal of suitable work, and cancelation of wage credits is mandatory in 16 States, optional in 4 others.

### Conclusion

Any reading of the laws and of benefit decisions will show that many more problems could be cited. Some of the problems are problems of interpretation; others are concerned with restrictive legislation. Obviously, appeal bodies and State courts must interpret their State laws as they find them, not as they wish they were. But the experts cannot escape their responsibility for telling legislators what are the implications of proposed amendments to whittle down benefit rights and for pointing out the implications of existing restrictive provisions.

Some State legislatures have been persuaded by arguments of interested groups to place increasingly severe restrictions on the payment of benefits. They have not appreciated that the lines of benefit decisions which are now being built up may prove to be a boomerang. If after the war millions of men are again out of work and faced with hunger for themselves and their families,

public opinion will respond to the tragedy of individual cases. Some men and women deprived of benefits by what seem unjust decisions will carry their cases far. The personal appeal of such cases will bring discredit to the program.

There are, however, realistic and thoughtful decisions which can be followed as precedents. Some have already been cited. Here is another, from an Illinois court case concerning a claimant's good cause for leaving her work to accompany her husband when he was transferred by his employer to another locality. Although the law did not limit good cause to cause attributable to the employment, her employer had contended that the good cause must be connected with the work.

The court said:

Altogether too often, ameliorative measures, remedial measures, whose objects were known definitely by the legislature, become through strained construction, instruments detrimental to the very interests that the legislation aimed to protect. If the good grounds here spoken of were to be construed to mean grounds arising solely out of the employment itself, the Act in question would become a means of compelling servitude under the penalty of forfeiting certain benefits that are now granted by law to all citizens.

It is no answer to say that in the absence of this legislation those benefits would not exist. Now they do exist. If these benefits could be taken from an employee simply because under the compulsion of domestic or personal conditions he leaves his employment, then the worker who relies upon these benefits, who finds in them a measure of security during the periods of unemployment would indirectly be tied to his job, compelled to hold it even under conditions which all reasonable men agree would justify his separating himself from it. Instead of being the remedial measure that is approved by all right thinking men, it would turn out to be a club in the hands of certain employers. It would tie the employee to his job. The employer could virtually say to him, "This job is inconvenient. Your own domestic situation, or your health, or other good causes counsel that you should abandon this job, but if you do, you will be deprived of the benefits which now under the law go to all workers who are without their fault unemployed." I can't lend myself to the giving of such a construction to the Act.<sup>33</sup>

<sup>33</sup> *Montgomery Ward and Company v. Board of Review*, Circuit Court, Cook County, Illinois, April 15, 1941, Benefit Series 6577, Ct. D., Vol. 4, No. 10.

# **The Basic Skill in Social Security**

**By Karl de Schweinitz\***

IS THERE A BASIC SKILL AND KNOWLEDGE which underlies the administration of social security as represented in the system of social insurance and public assistance for which the Social Security Board is responsible? The activities of the Board are variously conducted through Federal, State, and local channels. From the point of view of administration and of the training of personnel it is important to know whether these apparently divergent activities have a common expression in what is required of the individuals who must carry them out.

In the social security program, social insurance and public assistance are complementary. The one provides through contributions proportionate to wages a prescribed income which becomes available when unemployment, old age, or death occurs; the other supplies a money payment determined by the needs of the individual who, being old, blind, or under 18 years of age, has insufficient resources in insurance or otherwise to meet his primary necessities. Is there anything more than this complementary relationship which binds insurance and assistance together?

In execution they seem to become separate. Old-age and survivors insurance is federally administered by the Bureau of that name in the Social Security Board, with field offices in more than 400 local communities. Unemployment compensation is operated by the States, the Board approving the State law and, through its Bureau of Employment Security, allocating the funds for the administration of the law. Public assistance is carried on either directly by the States or by local communities under State supervision. Here Federal responsibility is expressed through a system of grants-in-aid administered by the Board's Bureau of Public Assistance. Do these various activities have any common ground in the process of administration?

\* Training Consultant. This article is based on two parts of "Training for Social Security, a Report to the Social Security Board," and represents, in particular, studies which the author and Neota Larson made of the activities of public assistance workers, of field assistants and claims clerks in old-age and survivors insurance, and of claim examiners and claims clerks in unemployment compensation. Altogether, 178 persons in these categories were interviewed in 29 communities in the District of Columbia and 9 States. There was also extensive reading of case records and of the literature of the field.

## **The Function Basic to All Programs**

Despite the differences that thus characterize the various parts of the social security program, there is a basic function to which is related all the work of a diversified operating personnel—Federal, State, local. This function is expressed in the activities of the men and women who in hundreds of communities throughout the United States interview the individuals who apply for or benefit from the services provided under the Social Security Act. Here, where the ultimate purposes of the law are effected, one finds that which, together with the unifying influence of the Social Security Board, makes one common undertaking of the whole system of insurance and assistance. This is the determination of eligibility, involving an underlying skill and knowledge which, with appropriate differences and adaptations, apply in all three services—old-age and survivors insurance, employment security (unemployment compensation), and public assistance.

### **Processes in Determining Eligibility**

Basic in all three programs, this function involves the following processes:

1. *Ascertaining facts.*—These are the special facts about the life and work of the individual that form the basis of the decision whether or not he shall receive the benefit or money payment for which he has applied. Sometimes they are in his possession and at his command; sometimes they must be obtained elsewhere from people or from documents. They need to be accurately established. This is not easy when memory is fallible and definite evidence is not at hand. These facts, moreover, often touch closely upon things intimate to the person involved. How often and how intimately depends upon the nature of the insurance or of the assistance, but this element of intimacy, with all that it connotes, is always potentially or actually present.

2. *Determining with the individual the extent of his responsibility for establishing his eligibility.*—What is the area of the responsibility of the individual and that of the organization in this respect? How much of the proof necessary to determine eligibility should the individual obtain for him-

self? To what extent should he be expected to report changes in work and wages and pertinent circumstances? How much can the process be made something the individual does for himself, rather than something that is done to him or about him? While the organization as a whole can establish general policies—and the trend of development is in the direction of the retention of a maximum of responsibility by the individual—there are always variants in the individual, his circumstances, his condition, and his capacity, that call for special and immediate decision.

3. *Evaluating facts in relation to law and regulation and deciding whether and in what amount an individual is entitled to benefits.*—This process requires not only a knowledge of the Social Security Act but, in the case of unemployment compensation and public assistance, of State law and, in all the services, of the interpretations of the act as provided by the decisions of the Social Security Board, amplified or particularized in the State and local administrative units. Regulation, policy, and procedure are inherent in a service that undertakes to deal equitably and predictably with all persons in the same status or condition, and the insurance or assistance worker must be able to determine fairly and appropriately in relation to such regulation and policy whether the individual, in the light of his special facts, is entitled to the benefit or payment for which he has applied.

4. *Explanation.*—No other skill is so universally important to the success of the program as this. The quality of the working relationship between the organization and the applicant largely depends upon his understanding what the requirements of eligibility are; what, as indicated above, is expected of him; and whether he is or is not eligible, and why. The extent to which the individual appreciates what social security involves as it relates to him not only affects, often decisively, the whole process of determining eligibility, but also influences the development of a popular understanding of the program. Explanation calls for a high degree of individual activity; it is not something to be done by rote. It varies as people vary, and it calls both for insight into human nature and for facility—frequently ingenuity—in statement.

#### *The Individual and the Many*

These four processes in the establishment of

eligibility—ascertaining facts, evaluating facts, determining responsibility, and explanation—demand a disciplined skill which is variously required throughout the program. The chief medium through which they are carried on is the interview. That interview takes place usually under circumstances which have a high emotional content. Sorrow, anxiety, fear, even anger may all or any of them be present when death, unemployment, and needed income are the occasion of the discussion. Complicating the situation still further is the fact that the issue is personal. There is a world of difference, for example, between having to make an explanation of eligibility for insurance or assistance to an individual whose interest is academic and not immediate and having to make the explanation involved in telling an individual that he is or is not eligible for something he wants.

The interview, along with every other activity in the determination of eligibility and the establishment of benefits or money payments, is carried on against a background of large-scale administration. Volume of operations, which is inherent in the purposes of social security, characterizes all three services. Old-age and survivors insurance involves recording annually the wages of 45 million persons.<sup>1</sup> Public assistance payments are made each month to nearly 3 million individuals. The unemployment compensation program has had as many as 1.7 million persons in claims status in a single week.<sup>2</sup> Increasing coverage against the vicissitudes of life means a still greater number of beneficiaries and claimants.

Should the United States be as successful in promoting employment in peace as it has been under the demands of war, the volume of unemployment benefits could be relatively small, and as insurance extends there may be less necessity for public assistance; but it is not likely that any program which aims at universality will escape the implications of mass operation. Certainly, today, the services offered under social security call for an understanding of how to deal with the individual as an individual even when he is one of many; an ability to develop and use policies so that people in similar circumstances are treated alike; and the capacity to work within the procedures that go with large-scale administration in

<sup>1</sup> 1942.

<sup>2</sup> July 1940.

such a way that the particular situation of each claimant or beneficiary is met appropriately.

### **The Right to Social Security**

The function of determining eligibility is conditioned by one fundamental animating principle. This is the concept of the right to social security, the right to insurance, and the right, when in need, to assistance. Implicit in this concept, which applies throughout the program, is a concern for the maintenance of a maximum of freedom for the individual and for responsible activity on his part in relation to the program. As established in the Social Security Act, this represents the latest stage in a development that has been close to revolutionary. Under the poor law the individual presumably had a statutory right to relief if he could not provide for himself. Actually, however, assistance was administered either in the spirit of benevolence or as an expression of the police powers of the State. In the first instance, this purpose represented the complex of motives contained in the word "charity"; in the second, control. Later it came to include, first, the idea of reform, then, that of treatment.

The passage of the Social Security Act in 1935 came as the culmination of a new development which definitely recognized the statutory right of the individual to insurance and, if in need, to assistance and was increasingly expressing this in the application of the theory of eligibility. The act implemented this concept still further through the provision in the public assistance titles and in unemployment compensation that the individual whose claim is denied should have an opportunity for a fair hearing. The 1939 amendments later incorporated a similar provision in old-age and survivors insurance and also established the confidential nature of the information concerning applicants and recipients. These features of the law, and, in old-age and survivors insurance, the fact that the employee as well as the employer contributes toward the cost of his protection, help to enhance the individual's self-respect and his responsibility for his part in the program. They emphasize his right to social security. Throughout the program this concept of right is the animating motive, the spirit in which the work is carried on, and the factor which, along with the purpose of social security, makes the activities of

the Board significant to the individual who participates in them.

Rights, however, are not self-maintaining. They are dependent for their realization upon the way in which they are administered. Here two basic considerations are involved: the one is clarity and predictability in the operation of the system and in its relationships with individuals; the other is the spirit of the organization and the attitude of the individual administrator. Rights to be available must be understood. This means that laws and regulations must be clearly expressed. More than that, it must be possible for the person who applies for insurance or assistance to know in advance to what he will be entitled and in what circumstances. This calls for the development and use of regulation and policy. The second consideration, the spirit of the organization and of the administrator, involves intangibles in atmosphere which are expressed in many different ways, from the arrangement of the office to the manner in which the applicant is received.

### **Implications of the Concept of Right**

The implications of the concept of right are far reaching. Perhaps they are expressed as well as possible in the words of the social worker who said: "When you get the idea of right in administering assistance, you don't feel so noble about what you are doing." Such a concept involves recognizing that it is for the individual to ask for what he wants in relation to the purpose of the program and for the organization to operate in relation to his request. The administration of a service based on right is different from the administration of an activity, the main function of which is to help the individual to change in some respect. It makes, as already indicated, its own demands upon skill and knowledge and has its own characteristic, animating principle. It sees the determination of eligibility and the establishment of the amount of benefit as the basic purpose in relation to which the individual member of the staff exercises his abilities and derives his satisfactions.

This is the unifying factor which exists throughout the Board in every aspect of social security—in both insurance and assistance. Its presence throughout the program does not mean that the three services are alike or that they require the

exercise of skill and the use of knowledge in identical ways. Old-age and survivors insurance is different from unemployment compensation, and public assistance differs from both the insurances.

#### **Differences Between the Insurances**

The determination of eligibility in old-age and survivors insurance is primarily categorical, having to do, in the main, with the establishment of age, death, and relationship. It comes after the fact and is, with certain notable exceptions,<sup>3</sup> outside the control of the claimant. He has either died or "attained." The problem is one of evidence. In general, the facts to be determined in old-age and survivors insurance are more objective than in the other two services.

Unemployment compensation involves almost no categorical determination unless one counts as such the question whether the claimant is in a job covered by insurance. In contradistinction to old-age and survivors insurance, its facts are highly subjective: What was the reason that led to the separation of the claimant from his job? If he left, did he leave for good cause? Is he able to work? Is he available for work? Unless the answer is "yes," he is not entitled to benefits. A woman with a child applies for unemployment compensation. She says she will find a maid to take care of the child when she gets a job. Is she available for work? Or, to be available, must she have engaged the maid? But she says she cannot do this without a job. Circumstance and intent enter importantly into whatever decision is made. The ascertainment of more facts will be clarifying, but subjective elements remain.

Once an individual is established as a beneficiary under old-age and survivors insurance, there is little necessity for him to go again to the office or to be visited by the worker. He receives a check once a month, and that completes the transaction. The chief occasions for additional contacts between the organization and the individual arise when the beneficiary is earning wages of \$15 or more a month in a covered job, which must be reported and his benefits stopped, or when such earnings cease and benefits

<sup>3</sup> A beneficiary may not earn \$15 a month or more in covered industry and retain his benefit; children between 16 and 18 years of age must be in school if school attendance is feasible; the Bureau of Old-Age and Survivors Insurance has authority to pay the benefit to a guardian-in-fact if the beneficiary is not able to administer the money himself.

are resumed; when the Board must assure itself that children over age 16 but less than 18 are in school if attendance is feasible; or when the organization undertakes to ascertain whether a guardian-in-fact is properly fulfilling his responsibilities. In unemployment compensation, however, every beneficiary must report each week, indicating that he is able and available for work and not employed. Here the control of the agency is plain to every claimant. In States which pay benefits during partial unemployment, the control is even more evident in that the individual must report each week the amount of his earnings.

There is a general approval in the community of the principle of old-age and survivors insurance that does not exist in the case of unemployment compensation. There is little, if any, dissent from the idea that an individual should receive benefits on retirement or that his survivors should be protected with an income, but one still meets considerable resistance to the idea of paying money to the person who is able to work but can find no work. There is a constant swing between liberal and restrictive laws and interpretations of law in this connection. It is often hard to convince the public that the person who receives compensation could not take or get a job. Unemployment compensation is administered in an atmosphere of conflict in this respect.

#### **Differences Between Insurance and Assistance**

When public assistance is compared with the two insurances, the differences will be found to be much greater than those which separate old-age and survivors insurance from unemployment compensation. These differences stem largely from the fact that public assistance is based on need, and the amounts and periods of payment vary with the particular circumstances of each individual, whereas in both the insurances the amounts of benefits are related to earnings, and the period of payment is predetermined in relation to wages and to some agreed-upon eventuality, that is, unemployment, age, remarriage, or death. It is the element of need that carries special implications for public assistance, not only in what enters into the application interview, but also in the nature of subsequent contacts, occurring as they do over periods that, for the

most part, have no automatic termination. The public assistance worker must determine eligibility and administer payments with regard for the fact that self-support is the normal way of life. His attitude and all that he says and does in relation to the applicant and recipient must be based upon this fundamental premise.

In unemployment compensation, the program is financed by a pay-roll tax upon employers (in a few States the employee also pays) and in old-age and survivors insurance by a tax payable by both employer and employee. Reports of wages made by employers provide the basis for determining the extent and amount of insurance. In public assistance no such basis exists; not only wages but all other sources of income must be ascertained after the applicant makes his request for assistance. A whole new process must therefore be undertaken, which, in the insurances, insofar as it is involved, has been eliminated through previous routine reports of wages to the social security organization. The determination of need also involves the establishment of a standard of minimum maintenance, and this, in turn, necessitates getting information about the family's expenditures. Public assistance must, therefore, cover a greater range of information than is required in the other services, and it takes the worker correspondingly closer to the circumstances, plans, and feelings of the individual than do the other parts of the program.

In the insurances, the State assumes no responsibility beyond the payment of the agreed benefit; in public assistance, need must be met. When—as is almost universally the case—appropriations are insufficient to meet the need, public assistance agencies are under constant pressure from applicants and from the citizenry at large to make up deficiencies of this kind by calling upon or developing substitutive community resources. This pressure increases in those all too many places where other forms of assistance are so few and so inadequate that public assistance becomes in effect the only established legal provision. To engage in the work of determining eligibility under such circumstances is difficult indeed.

In unemployment compensation, the whole question of eligibility rests upon whether the individual can get or will take a job. In public assistance it is affected not only by whether the individual can get a job—recognizing, however,

that most beneficiaries are incapacitated—but also by whether or not he can develop any other sources of income. Here one finds himself in a highly subjective area, where the extent to which the organization is able to regard the individual as a person responsible for his own affairs plays no small part in preserving the movement of the individual toward economic independence.

In public assistance the recipient operates under certain restrictions that do not apply or apply only in minor degree in the insurances. Insurance, in principle at least, operates as a floor upon which the individual can build the proceeds of his own thrift and activity. In public assistance, the individual finds himself under a ceiling—his approved allowance—above which he cannot go unless he becomes wholly independent of government aid. As long as he receives assistance, he must report income and cannot, except for certain minor items, have any money in excess of the established minimum.

The greater the requirements of the individual in relation to the determination of eligibility, the more necessary it is for the representative of the agency to make clear to the applicant what is and what is not his obligation in this connection. Any slight comment may be taken as an instruction that must be carried out, and the representative of the organization must possess a considerable degree of understanding and self-discipline if the applicant or beneficiary is to have as much freedom as possible for responsible action.

It is this element of restriction and requirement, together with what the individual feels is his failure when need forces him to apply for assistance, that places the administration of public assistance in a setting of higher emotional content than is the case in either of the insurances.

The mixture of feeling with which the community regards public assistance is even greater than that which exists in connection with unemployment compensation. There is an increasing recognition of the fact that in this insurance, as in old-age and survivors insurance, a fund has been built up by taxes related to wages for the specific purpose of making provision for the individual when he is unemployed. Nothing of this sort exists in public assistance; appropriations come from general funds or from specific levies for assistance, and there is always the struggle within the community between those who are suspicious

of any system which provides money for people who cannot work and those who recognize the necessity and right of action of this sort.

At the same time, there are other persons who, confusing the purpose of assistance, particularly assistance to the aged, with that of insurance or pensions, would relieve the individual from the responsibility of providing for himself so far as possible from his own resources, even though he is applying for assistance under a program which is based upon need.

The situation in which public assistance is administered is less clearly defined and more subjective and more varied than that in the insurances. The range of emotion which the individual may feel in relation to an application for public assistance is greater than in insurance, and the maintenance of the principle of right is less automatic and more difficult than in insurance. All these factors increase the demands upon the public assistance worker for insight, judgment, discipline, and skill.

While there are thus significant differences between public assistance and the insurances and between unemployment compensation and old-age and survivors insurance, they are differences within the community of the social security program. Basic to everything is the unity of an underlying purpose, of a common function—that of determining eligibility—and of operations conducted within the structure of government and under similar administrative circumstances. There are areas of knowledge and skill which apply everywhere in the program and there is, throughout, the same animating principle—the concept of right with its corollary in a maximum of freedom with responsibility for the individual in relation to the service he seeks.

### *The Job of the Interviewer*

What does the job of social security, as just described, demand of the personnel in the local office where the individual meets the program and the service it offers? What specifically is demanded of the member of the staff who receives that individual? What must he know and be able to do?

Back of the interviewer is the Social Security Act and a vast institutional set-up involved in recording, paying, and accounting for a multiplicity of small financial items affecting in one

way or another more than half of the population of the United States. Before him is a man or woman who will be followed by a succession of other individuals, each concerned about his or her relation to the law and its provisions at a time of personal crisis.

This situation demands of the interviewer two apparently opposite qualifications and skills. He must have a sense of organization, and he must have a feeling for the individual. He must be able to move comfortably and competently within a range of policy, law, and procedure, and at the same time be aware of what it means to the man or woman who, perhaps for the first time, is confronted by the immensity of government. He must be able to get facts, appreciate their significance, and evaluate and use them in arriving at decisions. He must have that kind of scope which sees an over-all purpose and an animating principle in the midst of a multitude of administrative details. He must be able to combine an interest in the development and use of policy and program with a capacity to deal with people, person by person, in such a way that each individual can responsibly exercise his right to the particular service in social security that is applicable to him.

*Understanding purposes and procedures.*—Essential to this activity is a working knowledge of the regulations and policies of the organization involved in the determination of eligibility. Aside from the Social Security Act and similar State legislation, this information reaches the interviewer in the form of manuals and bulletins about specific points. The amount of material which he must assimilate in such a way that he can supply it in any individual case is considerable. It is not enough for him to be able to use a manual; that sort of codification always necessarily lags behind current developments. He must know how to isolate from the flow of supplementary information and procedure whatever is pertinent to his work. The greater the individual's administrative responsibility, the wider is the spread of this material and the more important it is that he have facility in recognizing what is significant.

This involves more than merely learning a specific regulation or item of information. The worker must be able to see in a succession of particulars the trends in administration so that his actions are broadly based and fulfill the law in its

spirit as well as its letter. Where universally applicable rules are not always possible, as is particularly the case in public assistance, he must be able to act by deduction from precedent, sometimes the precedent of his own experience, always exercising his discretion in such a way as to set up the greatest amount of predictability for the individual who uses the organization. That is, the interviewer must be consistent enough with what has gone before and what exists in known policy so that the applicant who comes with some information about the program—as many do—can see the relation between what has been decided and what he expected and can derive from the action taken an understanding of what, in the future, he may anticipate in his contacts with the organization.

Here is where the interviewer needs a clear knowledge of the purpose of the program of social security, and of his particular service—public assistance, unemployment compensation, or old-age and survivors insurance. Such knowledge is the compass by which he can steer with the conviction that comes from realizing the direction in which the whole administration and his special part of it are headed. This is most important when he must operate in an area of mixed feelings, such as one finds in unemployment compensation or in public assistance, about the maintenance of an individual who is not working because he cannot find work or is not able to work.

In addition to acquiring and using information which exists within the organization and emanates from it, the interviewer must have another kind of knowledge which is important in varying degrees in each of the services in social security. This is the knowledge of the resources in the community which the applicant may need and want to use in relation to the problem which causes him to file a claim for benefit or make application for assistance. Essential in unemployment compensation—frequently important in public assistance—is an intimate understanding of the operations of the U. S. Employment Service and the industrial structure, traditions, and facilities of the community. Medical, legal, child-caring, and other facilities represent another important field of information, used principally in public assistance, not infrequently in old-age and survivors insurance, and on occasion in unemployment compensation. The forms of these facilities and resources

vary with the community, but in one aspect or another they exist everywhere. Fully as important as a knowledge of particular resources is an understanding of how to ascertain the whereabouts and use of facilities about which the interviewer does not happen to be currently informed.

*Understanding individuals.*—If one side of the material in which the social security representative works is a competent knowledge and use of the regulations and policies of the organization and of the resources and facilities of the community, then the other side is the facts about the applicant which have to do with his eligibility. The claimant is himself responsible for obtaining many of these facts, but even though he actually knows them he may not be able to produce them. The social security worker must have facility in helping people to recall facts. It was skill in this respect, for example, which finally deduced that "Big Joe," said by a young man to be his employer, was the Binge-Joaha Company, or which brought the time of leaving employment from a vague "around Armistice Day" to a specific 3 weeks before. What is involved here is ingenuity and experience in following the ladder of fact from one circumstance to another, always with an awareness of what is significant and what is relevant.

Fully as much skill as is involved in ascertaining fact and applying it in relation to regulation and policy is required by the art of explanation. The kind of simplicity of statement that is necessary to convey meaning is native to few people. Like simplicity in every other aspect of life, it usually must be consciously acquired. Sometimes a demonstration with a pencil and paper does more than speech. Always there is the temptation to lapse into the jargon that develops from law and procedure, to talk to the claimant in our language rather than in his. At best, the substance that the interviewer must explain is difficult, indeed staggering. Those who draft laws and those who legislate them might well spend a preparatory period in administering them at the point where the individual meets the service established for his use.

Underlying the whole art of explanation is an awareness of the other person and of what any new experience, and especially this kind of experience, means to him. The emotions surrounding the circumstance that occasions the claim or that arise in the fact that the individual must

ask for something, particularly if that something grows out of need, may block his understanding of what he hears or may even prevent him from hearing what is said. Above all, he wants to feel that he is seen as a person. The social security worker must be able to receive each claimant in a long succession of people for the limited period of the interview, appreciating each individual as different from every other, giving him undivided attention with a focused interest in his problems.

*Representing an agency.*—All this demands of the interviewer not only insight but discipline. One is born an individual; one must learn about social relationships and how to represent an organization, especially in the particular capacity required in social security. What one says as spokesman for an agency which has the determination of issues that bear as close to the personal lives of people as do matters related to the maintenance of home and family, carries vastly more significance than what one says as one individual to another. This fact should never be absent from the mind of the interviewer, nor should he ever forget the importance of his staying within what is relevant to the problem presented to him. Conversely, he must not fail to realize that what an applicant may say or do may not be directed against him personally but is the product of the circumstances surrounding the application. Where emotions are so deeply involved, emotions will appear and will take as their object whoever seems to be the nearest appropriate individual. In the interviewer, the impulse, prejudice, strain that an individual might exhibit must yield to the understanding, considerate, and considered action of an

agent of government in the administration of social security. It is this factor of discipline which, over and beyond the acquisition of knowledge of program and operations, requires time and training. It is the foundation which underlies everything that the worker does.

The frequency, diversity, and degree with which this discipline and the knowledge and skill related to it must be exercised by the interviewer varies with each of the services. The differences between old-age and survivors insurance and unemployment compensation, and between these two insurances and public assistance, affect the nature of the demands upon the worker, and all that has been written here must be read with this essential point in mind. The greater the subjectivity of the elements that enter into decisions, the wider the range of activity and of discretion, and the deeper and more acute the feelings involved, the larger must be the content and variety of the skill of the interviewer. This applies particularly in public assistance, where the range of discretionary action and the variety of contingent circumstances are characteristically greater than in the other services and where the worker's own discipline must often supply what in the insurances is usually provided by the structure of the program.

Subject to these reservations, the fundamental elements we have indicated as being involved in the establishment of eligibility operate throughout the program. They call for the exercise of a skill that is essential to the administration of both social insurance and public assistance. It is the basic skill in social security.

## **Fact Finding in the Field Office**

**By Ralph Gower \***

THE OBJECTIVE of much of our daily task in the field offices is clearly the establishment, through the operation of reasoning and judgment, of facts. Any action taken in the area or central office is based on these facts. If the field office function is primarily one of fact finding, of necessity we must take time out to appraise the significance of this function.

An interview with a claimant is, or should be, intensively directed toward establishing certain facts as to age, relationship, and employment. The account-number interview is designed to provide positive identification and establish any work history. Our handling of discrepancies in wage reports, particularly in controversial cases, necessitates a clear showing of the facts as to wages and periods of employment. Often less tangible factors in the realm of human relationships must be ascertained, such as the extent of control of one individual over another's activities. The fact-finding process is not confined to the field assistant, or claims interviewer, or wage record investigator. Everyone in a field office is concerned, directly or indirectly, with the evaluation of evidence in one form or another. In every instance, our job as well as our first responsibility is to adduce sufficient evidence so that we may readily distinguish the truth. Our work, however, does not stop there. No claim has yet been paid directly from a field office or a wage record set up and recorded there. The facts we have established must be presented to the area, central, or accounting operations offices in such a manner that there can be no doubt as to the appropriateness of the action which will follow.

If fact finding is admittedly our primary function how can it best be accomplished? At the outset, by approaching a given unit of work with the mental attitude characteristic of an unbiased, impartial, and thorough investigator. There must be a complete freedom from prejudice, insofar as it is humanly possible to attain it in dealing with people, and a passion for detail, insofar as the details are relevant and contribute to the chain of evidence. Keenness of mind, an insatiable curi-

osity about causes and effects, and an absorbing interest in human personality, character, actions, and motivations are invaluable.

Through such an approach, one can cut clearly and vigorously through the welter of opinions, half-truths, disguised motives, misrepresentations, and evasions. The resulting determination will merit application of this adage, "This we know of a certainty—this we have established, beyond any doubt, to be the truth."

Some time ago my attention was called to a note received from another field office, in an involved contested coverage case. "We hope," that office wrote, "you will be able to establish additional wages in this case." On its face, it is a perfectly harmless hope. But is it? It reflects an attitude which may be dangerous from the standpoint of preserving objectivity. I believe the field office meant to say, "We hope you will be able to *arrive at the facts* in this case, to determine whether additional wages can be established." Upon analysis, the two statements are miles apart. The former implies a prejudice in favor of the employee's point of view. Prejudice has no place in the administration of the law. The latter predicates an impartial investigation conducted in such a manner as to maintain the valid position of the field office. To be a fair, just, and disinterested medium through which the facts are made available for final determination must be its aim.

The evidence which we are expected to develop is either primary or secondary. It may be established either through testimony (statements made by witnesses under legal sanction) or by documents, or acquired by personal first-hand observation or examination. The rules of evidence are the maxims which the sagacity and experience of ages have established as the best means of discriminating truth from error, and of contracting as far as possible the dangerous power of judicial discretion. We recognize that, so far as possible, we should use the best evidence rule commonly applied by the court, which is, briefly, "The original document is the best evidence." Because we are not limited by rules of procedure established for court use, we are free to consider any fact however presented which may have the

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effect of inducing the inference that another fact does or does not exist. In a field office we are continually reviewing evidence and other facts which lead us to conclusions similar to those which a legal tribunal would draw from the same set of facts. However, the staff of the field office may consider all the facts and the inferences that may be drawn therefrom without questioning whether such facts would be barred or included under the accepted rules of evidence.

Several cautions can properly be given in connection with our work as a fact-finding office which uses the types of evidence just described. Statements made to an interviewer should invariably be examined for reasonableness and apparent truth. A critical faculty undisturbed by prejudices or bias, neither overly skeptical nor altogether credulous, should be developed. Judgment should be reserved until all other facts in the case have been assembled and studied so as to present an integrated picture. Documentary evidence is more readily adjudicated by its very nature as a tangible record of events or conditions. It should be carefully examined for possible inconsistencies or errors. Obviously, this type of evidence leads to conclusions more likely to have a factual basis than the testimony of parties whose memory or knowledge of the facts may be faulty.

Evidence based on first-hand, sensory perceptions should offer no difficulties in presentation. The observer should be very careful to confine

himself to what he saw or heard and not embellish his report with what he thought he saw or believed he heard.

The recognition that our work consists in large part of ascertaining certain facts does not imply that our job is on that account the more prosaic and uninteresting. A keen investigator enjoys a penetrating search after truths. The establishment of a fact as such, incontrovertible and beyond reasonable doubt, and its correlation with other facts can be a fascinating occupation. If the investigator cultivates such an attitude toward his job, the apparently colorless and run-of-the-mill case becomes an adventure in fact finding. His efficiency and worth to the organization will increase directly with his absorption in each detail of the job. There is still a broad field for the planner, the theorist, and the idealist. Nothing in these remarks is intended to reflect upon the worth of any plans, or theories, or ideas. I have simply tried to emphasize how the immediate and practical necessities of our work demand a fact-finding approach. The facts must be established in the multifarious cases which go over our desks. The mental discipline entailed in a fact-finding job is of immeasurable worth in our education and training. The asylums are full of individuals who are unable, or afraid, to face realities in their own lives. It should contribute to our own development to learn to search out and face realities in the details of our daily work.

# PUBLIC ASSISTANCE

## *Absorption of WPA Workers by Private Employment*

Former WPA workers have shown that they can support themselves and their families without public aid under present employment conditions. In the winter of 1942-43 as the deadline for the termination of the WPA approached, some public welfare officials felt considerable concern as to how workers then employed by WPA could manage after the liquidation of the projects. Although assistance agencies in most localities did not expect a large number of requests for assistance from WPA workers, agencies in some places without extensive employment opportunities anticipated that some families which had relied on WPA earnings would need assistance. During 1942, WPA employment had declined rapidly to less than one-third the number employed when the United States entered the war and less than one-tenth the peak number, in 1938. Since many persons with desired qualifications had already transferred to private employment, it was felt that those remaining at the end of 1942 might have difficulty in making this shift. The tightening labor market, however, had compelled employers to relax many earlier restrictions on employment of older and handicapped workers and women. Moreover, the WPA program of training and conserving skills was a factor in enabling workers to meet the requirements of industry. In these circumstances, all but a small fraction of the persons on the WPA rolls when the projects terminated found jobs.

To determine to what extent the termination of the WPA program resulted in the need for assistance, studies were made in several States and localities of the requests for assistance received from workers who were separated from the WPA on or after December 1, 1942. Requests for assistance were recorded in each locality for a sufficient length of time to include requests due directly to loss of WPA earnings. Liquidation of projects was carried out over a period of months, primarily to ensure an orderly transition to private industry. Because the liquidation did not occur simultaneously in all States, the dates of termination of the

studies varied from February 28 to September 30, 1943. It is believed that the results would not have differed materially if studies in all States had continued through September.

The proportion of WPA workers who requested assistance following lay-offs on or after December 1, 1942, varied from 0.7 percent in Los Angeles County to 9.3 percent in Idaho (table 1). In some instances, employment of members of the families other than the former WPA worker may have been the source of support for the family. Information from other sources, however, indicates that most of the workers who were still on the WPA rolls when final liquidation took place have themselves obtained employment.

Families that requested assistance include a relatively large number of older workers and women for whom employment opportunities are not readily available in some localities. In October

**Table 1.—Number of WPA workers, December 1942, and requests for assistance received from workers separated on or after December 1, 1942, selected areas**

State	Number of WPA workers December 1942 <sup>1</sup>	Families requesting assistance	
		Number	Percent of workers <sup>2</sup>
District of Columbia	724	29	4.0
California:			
Los Angeles County	3,349	24	.7
San Francisco	903	59	6.5
Georgia (10 counties <sup>3</sup> )	( <sup>4</sup> )	80	-
Idaho	1,209	113	9.3
Illinois (Chicago and 4 or 5 counties <sup>4</sup> )	8,200	605	8.4
Kentucky (Louisville) <sup>5</sup>	( <sup>4</sup> )	6	-
Louisiana (6 parishes <sup>6</sup> )	( <sup>4</sup> )	78	-
Maryland	1,523	75	4.9
Mississippi (10 counties <sup>7</sup> )	( <sup>4</sup> )	93	-
New Mexico	2,435	169	6.9
Oklahoma (8 counties <sup>8</sup> )	( <sup>4</sup> )	55	-
Rhode Island	919	42	4.6
South Carolina (6 counties <sup>9</sup> )	1,899	43	2.3
West Virginia	9,524	131	1.4
Wisconsin (Milwaukee County)	876	28	3.2

<sup>1</sup> State data represent average weekly number of persons employed during month; county and city data, number employed on 15th of the month.

<sup>2</sup> Based on count of workers as defined in footnote 1; percentages based on number of different workers employed during month would be somewhat lower.

<sup>3</sup> Includes county with the largest metropolitan area in the State.

<sup>4</sup> Not available.

<sup>5</sup> Includes 4 counties and Chicago for general assistance, 5 counties and Chicago for special types of public assistance.

<sup>6</sup> Partly estimated.

<sup>7</sup> Agency reporting administers general assistance only.

<sup>8</sup> Agency reporting administers special types of public assistance only.

<sup>9</sup> Data for Jan. 19, 1943.

1942, about 8 percent of the WPA workers in the United States were 65 years of age or over and 40 percent were women. Of those applying for assistance in the areas studied, 22 percent were 65 or over and 61 percent were women (table 2). In New Mexico, 9 out of 10 applicants were 65 years of age or over, handicapped persons, or women who had children or other persons requiring care in the home.<sup>1</sup>

The eagerness of former WPA workers to take regular jobs and their acceptance by employers has been a source of great satisfaction to assistance agencies. The Louisville agency, for example, found that its advance estimate of 150 cases that might need general assistance after WPA employment was terminated greatly exceeded the number that applied for help. The agency states, "Persons whom we had looked upon for years as unemployable because of physical handicaps, inadaptability, and personality difficulties, have been able to find employment because of the great demand for manpower." Among the older women who were employed on sewing projects at the time of liquidation and were not expected by the agency to find employment, none found it necessary to apply for assistance.

In Michigan, a survey of employment rolls in January 1943 indicated that about 13 percent of the WPA workers might require help under the general assistance program. During the first 3 months of 1943, only 501 cases, or about 7 percent of those separated from WPA during that period, received this type of aid. The agency comments that "This negligible acceptance rate speaks well for the WPA, employment agencies, and the workers released from employment. It provides ample refutation of the theory that WPA workers prefer public assistance of one kind or another to private employment and self dependency."<sup>2</sup>

Although an earlier survey by the WPA in Oklahoma had indicated that about 200 workers would be eligible to receive one of the special types of public assistance, only 55 requests were received in the 8 counties included in the study. In New Mexico, the situation was similar to that in Michigan and Oklahoma. In all, 169 requests for assistance were received although the WPA had classified 410 workers as not suited for employ-

<sup>1</sup> Statistical Summary, New Mexico Department of Public Welfare, June 28, 1943, p. 1.

<sup>2</sup> "WPA Liquidation and Its Effect on the Direct Relief Program," Michigan Welfare Bulletin, Jan.-Mar. 1943, Vol. I, No. 1, pp. 3-4.

Table 2.—*Percentage distribution by age of male and female workers separated from WPA on or after December 1, 1942, in families requesting assistance selected areas<sup>1</sup>*

Age of workers	Total	Male	Female
	1,472	567	905
Total percent	100.0	100.0	100.0
18-19 years	.1	0	.2
20-24 years	.9	.5	1.1
25-34 years	4.9	2.4	5.8
35-44 years	13.2	7.1	17.0
45-54 years	22.4	14.8	27.2
55-64 years	36.3	24.6	37.4
65 years and over	22.2	39.6	11.3

<sup>1</sup> Excludes Maryland, Oklahoma, and Wisconsin for which these data were not reported.

<sup>2</sup> 20 cases for which information on age was not reported were omitted in computing percentages.

ment or training and, therefore, likely to need assistance. In New Jersey also, the general assistance agency reported that industry was able to absorb most of the 10,000 workers whose jobs were terminated in the final wind-up of WPA projects in that State.<sup>3</sup>

Differences among the States and localities in the relative number of workers that requested assistance probably reflect in part factors other than differences in available employment opportunities. When the projects still operating in December 1942 required workers with a fairly high degree of skill or physical strength, it might be assumed that most of them would find other employment. If, on the other hand, the projects provided work for untrained women or handicapped or elderly persons, it seemed likely that a somewhat larger number of WPA workers would need assistance.

Possibly a more important factor contributing to State differences is the policy with regard to general assistance. Where it is known throughout the community that general assistance is available only to unemployable persons and may be limited to the neediest cases, fewer individuals will request help. Doubtless this factor accounts in part for the relatively small number of requests received in some of the Southern States as compared with Chicago and the Illinois counties, where assistance is more generally available and is administered on a more effective basis. In Mississippi, for example, more than half the families who requested assistance lived in one county; in this instance, the employment agency referred individuals for whom jobs were not available directly to the welfare

<sup>3</sup> New Jersey Quarterly Relief Bulletin, Apr.-June 1943, p. 1.

agency. If employment agencies in other counties had followed this procedure, there would undoubtedly have been a larger number of requests reported for the 10 counties as a group. Furthermore, because it is generally known that funds for the special types of public assistance are limited and that no funds for general assistance are available in many counties, the State agency reports that "many would-be applicants feel that it would be useless to file application." The lack of funds probably accounts also for the number of cases denied assistance in counties in some of the Southern States (table 3).

The workers who requested assistance apparently had few resources after loss of WPA earnings. More than half those who applied came to the agency less than 4 weeks after they had been separated from WPA. Fifteen percent of them, however, had had full or part-time employment since leaving WPA jobs, and 8 percent were employed at the time they requested assistance. One county reported that its major problem was "lack of suitable employment opportunities for women who lack training and whose needs are greater than can be met from the current wage level for domestic employment."

Most of the families accepted for general assistance received less than the WPA worker had earned. Two-fifths of the payments to recipients were less than \$20 and only one-sixth amounted to \$40 or more. The wages ranged from \$36.40 for unskilled work in one region to \$98.80 for profes-

**Table 3.—Disposition of requests for assistance received from workers separated from WPA on or after December 1, 1942, selected areas**

State <sup>1</sup>	Families requesting assistance	Requests disposed of				Requests pending at end of study period
		Total	Approved	Denied	Referred to another agency	
Total.....	1,364	1,285	874	342	69	79
District of Columbia.....	29	28	15	13	—	1
California:						
Los Angeles County.....	24	24	24	—	—	—
San Francisco.....	59	47	26	11	—	12
Georgia (10 counties).....	80	77	24	53	—	3
Idaho.....	113	110	102	5	3	3
Illinois (Chicago and 4 or 5 counties).....	605	588	439	144	5	17
Kentucky (Louisville) <sup>2</sup> .....	6	6	4	2	—	—
Louisiana (6 parishes).....	78	77	43	34	—	1
Maryland.....	461	52	39	13	—	9
Mississippi (10 counties) <sup>3</sup> .....	93	74	13	11	50	19
Rhode Island.....	42	42	39	3	—	—
South Carolina (6 counties).....	43	39	19	20	—	4
West Virginia.....	131	121	77	33	11	10

<sup>1</sup> Data on disposition of requests not available for New Mexico, Oklahoma, and Wisconsin counties. See table 1, footnotes 3 and 5.

<sup>2</sup> 17 of these cases received an emergency payment.

<sup>3</sup> Agency reporting administers general assistance only.

<sup>4</sup> Excludes 14 requests that did not result in formal applications.

<sup>5</sup> Agency reporting administers the special types of public assistance only.

sional and technical work in another. The transfer from WPA to general assistance probably resulted in a substantial reduction in the standard of living of many families. About 21 percent of the families requesting assistance had other income which would be considered in determining need and the amount of the assistance payment. Under the WPA program, workers received an established wage with no deduction when small amounts of income were available from other sources.

## Statistics for the United States

Payments of \$78.2 million were made during November for the three special types of public assistance and general assistance in the continental United States (table 1). For the third consecutive month, these payments represented an increase of less than 1 percent from the preceding month's total. Although the total for November was 22.5 percent less than that a year earlier when earnings under the NYA student-work program and the WPA were included, it was at the highest level since June when data for these programs were last reported. While payments decreased during November under the aid to the blind and general assistance programs, the downward trend in number of recipients continued under all four programs.

Old-age assistance represented 73 percent of total assistance payments during the month; aid to dependent children, 14 percent; aid to the blind, 3 percent; and general assistance, 10 percent. Payments under Federal-State programs constituted 89 percent of total payments.

*Old-age assistance.*—The number of recipients declined and payments increased less than 1 percent from October (table 3), to extend to 17 months the uninterrupted decline in recipient load and to 9 months the increase in assistance payments. The number of recipients was at the lowest level in more than 2 years and 3.8 percent below the November 1942 total, but total payments and the average payment per recipient recorded gains of 10 and 14 percent, respectively.

Only 8 States reported increases in recipients from November 1942 to November 1943; 8 States reported decreases amounting to more than 10 percent. In contrast, all but 8 States reported increases in payments over this period; in 10 the increases amounted to more than 25 percent. The difference between the highest and lowest State average payments for November 1943 was \$37.75.

*Aid to dependent children.*—The continuous monthly decline in number of families which began in April 1942 continued during November (table 5), bringing the total to the lowest point in the past 5 years. The decrease of nearly 4,500 during November was, however, the smallest decline since September 1942. Total payments increased for the first time since March. From November 1942 to November 1943, the number of

families decreased nearly one-fourth, and expenditures one-tenth, but average payments increased one-fifth.

Only Delaware, Hawaii, Kentucky, Mississippi, and Rhode Island reported an increase in number of families from October and only Kentucky and Mississippi had more families on the rolls than in November 1942. Over the 12-month period, declines of more than 30 percent occurred in 13 States. Payments increased from October in 17 States and from November 1942 in 13 States. The difference between the highest and lowest State average payments during the month was \$58.60.

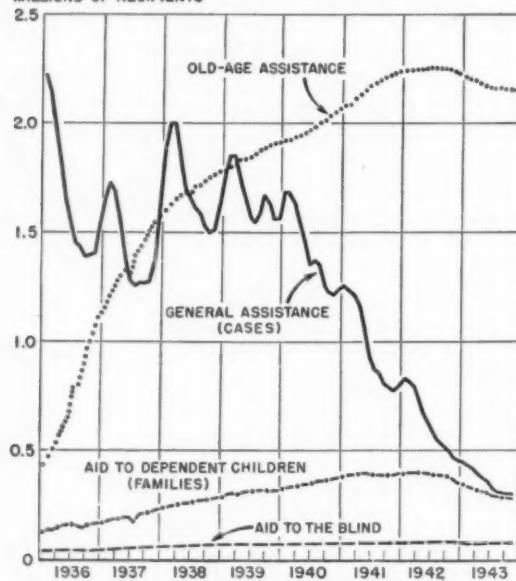
*Aid to the blind.*—The number of recipients continued the downward trend for the fifth, and payments for the third, consecutive month. The number of recipients decreased but total pay-

Table 1.—Public assistance in the continental United States and in all States with plans approved by the Social Security Board, by month, November 1942–November 1943<sup>1</sup>

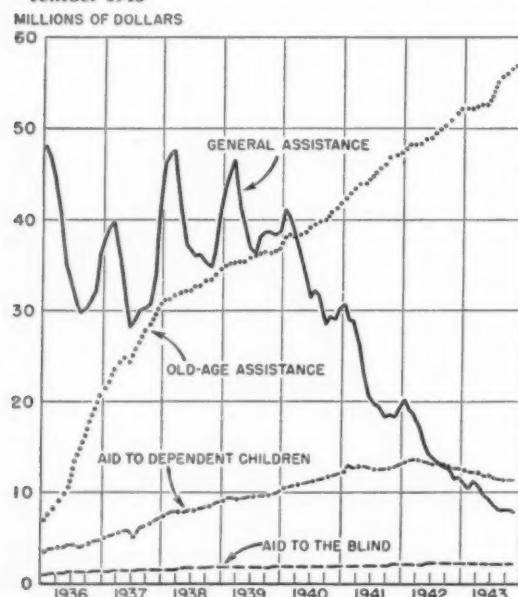
Year and month	Continental United States					States with approved plans				
	Total	Special types of public assistance			General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind
		Old-age assistance	Aid to dependent children	Aid to the blind				Families	Children	
Number of recipients										
1942										
November	2,233,610	365,108	878,669	78,753	469,000	2,236,746	362,396	872,724	54,449	
December	2,226,731	348,206	848,673	79,041	462,000	2,229,839	345,486	842,767	54,643	
1943										
January	2,211,606	341,852	830,173	78,617	446,000	2,214,692	339,625	825,939	54,507	
February	2,200,128	334,558	814,740	78,219	430,000	2,203,191	332,318	810,363	54,423	
March	2,191,537	327,365	796,590	78,017	418,000	2,194,580	325,184	792,293	54,219	
April	2,179,351	320,235	780,926	77,850	396,000	2,182,378	318,090	776,695	54,022	
May	2,169,881	312,728	763,828	77,403	375,000	2,172,885	310,611	759,680	53,798	
June	2,167,131	304,704	747,203	77,610	354,000	2,170,115	302,620	743,107	53,751	
July	2,161,624	296,076	728,247	77,201	325,000	2,164,585	294,033	724,245	53,600	
August	2,161,169	290,204	709,825	76,923	312,000	2,164,133	288,225	705,876	53,538	
September	2,155,522	284,858	704,398	76,546	304,000	2,158,475	282,923	700,537	53,437	
October	2,155,001	280,272	694,162	76,137	297,000	2,157,933	278,383	690,417	59,533	
November	2,148,716	275,789	683,216	75,757	291,000	2,151,640	273,973	679,585	59,458	
Amount of assistance										
1942										
November	\$77,931,397	\$51,731,397	\$12,582,505	\$2,084,495	\$11,533,000	\$65,706,431	\$51,803,246	\$12,537,023	\$1,306,162	
December	78,491,353	52,177,830	12,624,436	2,100,087	11,589,000	66,203,056	52,249,679	12,579,609	1,373,768	
1943										
January	77,567,022	52,170,687	12,426,005	2,084,330	10,886,000	66,011,372	52,242,603	12,398,768	1,370,001	
February	76,655,921	52,169,186	12,210,029	2,065,706	10,411,000	65,799,894	52,240,902	12,183,794	1,375,198	
March	77,552,154	52,306,368	12,218,525	2,085,261	11,242,000	65,951,076	52,378,022	12,191,012	1,382,042	
April	77,287,392	52,522,194	12,120,883	2,086,315	10,558,000	66,075,144	52,594,053	12,095,943	1,385,148	
May	76,391,335	52,824,980	11,852,045	2,093,310	9,621,000	66,112,832	52,897,984	11,825,063	1,389,785	
June	76,650,453	53,483,027	11,793,836	2,101,590	9,278,000	66,720,403	53,554,693	11,768,363	1,397,347	
July	77,208,758	55,085,509	11,547,102	2,119,147	8,547,000	68,084,369	55,157,411	11,523,128	1,403,830	
August	77,249,996	55,672,166	11,404,418	2,119,412	8,054,000	68,536,451	55,744,357	11,382,143	1,409,951	
September	77,503,880	55,979,830	11,318,959	2,112,091	8,093,000	68,766,920	56,052,049	11,298,225	1,416,646	
October	78,064,154	56,580,954	11,312,545	2,107,655	8,063,000	69,576,831	56,653,362	11,291,506	1,631,903	
November	78,193,460	56,870,076	11,314,341	2,106,043	7,903,000	69,870,634	56,942,479	11,296,440	1,631,715	

<sup>1</sup> Partly estimated and subject to revision. For January 1933–October 1942 data, see the *Bulletin*, February 1943, pp. 23–26; for definitions of terms, see the September 1941 issue, pp. 50–51.

**Chart 1.—Recipients of public assistance in the continental United States, January 1936–November 1943**  
MILLIONS OF RECIPIENTS



**Chart 2.—Payments to recipients of public assistance in the continental United States, January 1936–November 1943**



**Table 2.—General assistance: Cases and payments to cases, by State, November 1943<sup>1</sup>**

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	October 1943		November 1942	
				In—	Amount	In—	Amount
Total <sup>2</sup>	292,000	\$7,921,000	\$27.12	-1.8	-2.0	-37.9	-31.5
Ala.	2,489	30,711	12.37	-2	+3.9	+9.7	+48.7
Alaska	109	2,966	27.21	-2.7	+15.9	-21.6	-8.3
Ariz.	2,075	55,060	26.53	-8	+1.6	-14.8	-4.1
Ark. <sup>3</sup>	2,863	24,129	8.43	-8	(*)	-20.4	+3.5
Calif.	11,916	363,685	30.52	-1.7	+1.3	-32.4	-11.6
Colo.	4,375	123,165	28.15	-1.0	+10.8	(*)	-3.9
Conn.	2,976	90,652	30.46	-2	+2	-27.5	-23.6
Del.	870	22,807	26.21	-9	+2.7	-30.2	-28.0
D. C.	4,300	7,600					
Fla.	5,000	\$40,000					
Ga.	3,033	31,424	10.36	-3.3	+1	-29.7	-18.9
Hawaii	609	15,284	25.10	+1.8	+2.7	-11.5	+2.4
Idaho <sup>4</sup>	665	11,810	17.76	-2.5	-1.6	-31.4	-24.9
Ill.	34,790	1,053,349	30.28	-2.8	-4.8	-40.1	-35.8
Ind. <sup>5</sup>	7,106	141,425	19.90	-1.1	+5	-43.9	-20.2
Iowa	6,032	112,220	18.60	-1.2	+1.5	-39.0	-35.5
Kans.	4,030	99,190	24.61	-1.0	+9	-35.6	-19.1
Ky.	2,500	\$35,000					
La.	5,513 <sup>6</sup>	114,696	20.80	+1.8	+3.3	+60.4	+68.8
Maine	2,257	60,404	26.76	-5	+2.4	-34.5	-27.3
Md.	4,484	127,794	28.50	+1	+1.6	-20.7	-8.6
Mass.	14,991	446,229	29.77	-1.2	-2.3	-30.9	-19.2
Mich.	11,396	316,059	27.73	-2.4	-9.5	-40.1	-29.3
Minn.	6,835	180,273	26.37	(*)	+2.9	-40.9	-28.8
Miss.	599	2,761	5.52	+10.4	-5.7	+8.4	+2.3
Mo. <sup>7</sup>	6,672	145,710	21.84	-4	+1.7	-43.2	-38.0
Mont.	1,210	24,581	20.31	+1.9	+3.1	-26.1	-15.7
Nebr.	2,037	33,188	16.29	+8	-3.6	-38.3	-24.6
Nev.	241	3,760	15.60	+17.0	-14.5	-31.5	-33.8
N. H.	1,600	\$42,000					
N. J. <sup>8</sup>	7,578	224,370	29.61	+7	-1	-40.9	-28.8
N. Mex. <sup>9</sup>	1,068	16,762	15.69	-2.2	+3.4	-10.1	-10.6
N. Y.	53,998	2,228,547	41.29	-4.8	-3.9	-52.5	-47.8
N. C.	2,736	24,468	8.94	+1.6	+5.6	-16.7	-3.4
N. Dak.	1,735	18,636	20.37	+3.5	+1.9	-31.3	-17.1
Ohio	12,813	330,330	25.78	-1.0	+1.8	-47.1	-30.1
Oklta.	5,059	33,875	(*)	(*)	+24.3	(*)	-17.5
Oreg.	2,820	94,350	33.45	+5.6	+1.1	-9.1	+24.8
Pa.	26,086	533,216	21.21	-3.0	-6.5	-30.5	-16.4
R. I.	1,700	68,310	40.04	-0.6	-2.0	-34.0	-29.8
S. C.	2,474	25,342	10.24	+1.5	+4.0	+4.5	+27.9
S. Dak.	905	18,703	18.80	-6	+4.2	-40.2	-23.2
Tenn.	1,300	\$9,600					
Tex.	3,300	\$48,000					
Utah	1,685	60,507	38.23	-5	+7	-25.7	+2.5
Vt.	1,016	21,158	20.82	+5.2	+4.0	-14.0	-14.2
Va.	3,586	46,848	13.06	-1.7	+3	-10.0	+8.2
Wash.	6,024	217,818	36.16	+2.0	+2.1	-26.1	+90.3
W. Va.	3,882	49,186	12.67	+1.0	+8.0	-56.2	-47.5
Wis.	6,575	154,697	23.53	-9	+1.9	-42.2	-37.4
Wyo.	418	9,601	22.97	-1.4	-8	-30.8	-19.0

<sup>1</sup> For definitions of terms, see the *Bulletin*, September 1941, pp. 50-51.

<sup>2</sup> Partly estimated; does not represent sum of State figures, because Indiana and New Jersey data have been estimated to exclude cases and payments for medical care, hospitalization, and burial only, and cases aided in Oklahoma have been estimated to exclude duplication.

<sup>3</sup> State program only; excludes program administered by local officials.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Comparable data not available.

<sup>6</sup> Estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents approximately 70 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Includes cases receiving medical care only; number believed by State agency to be insignificant.

<sup>10</sup> Represents 2,285 cases aided by county commissioners, and 2,774 cases aided under program administered by State board of public welfare; amount of duplication believed to be large; average per case and percentage change in number of cases cannot be computed.

ments increased in comparison with November 1942; all changes, however, were relatively small. The range between the highest and lowest State average payment was \$36.01.

**General assistance.**—The decline of 5,000 cases or 1.8 percent in November (table 2) was the smallest for any month during the uninterrupted monthly decline in number of cases which began in February 1942. Total payments decreased 2.0

**Table 3.—Old-age assistance: Recipients and payments to recipients, by State, November 1943<sup>1</sup>**

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1943 in—		November 1942 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,151,640	\$56,942,479	\$26.46	-0.3	+0.5	-3.8	+0.0
Ala.	26,099	424,703	16.27	+1.6	+2.2	+21.5	+105.5
Alaska	1,428	44,302	31.02	-7	-5	-7.8	-3.9
Ariz.	6,623	365,928	56.13	+1	+1.2	+3	+2.9
Ark.	26,169	403,574	15.42	+1	+1.9	+5.0	+33.4
Calif. <sup>3</sup>	157,130	7,422,500	47.24	+6	+6	+1.7	+30.7
Colo.	8,414,460	7,706,417	41.16	(*)	(*)	-2.0	-7.7
Conn.	14,754	470,968	31.02	-2.9	-4	-13.8	-7.7
Del.	1,729	23,357	13.51	-1.4	-1.3	-20.8	-18.0
D. C.	2,988	83,711	28.02	-1.6	-1.2	-11.1	-9.2
Fla.	39,937	650,287	16.28	-6	+3.1	-8.1	+4.1
Ga.	71,563	743,098	10.28	+1.5	+2.0	+1.8	+15.1
Hawaii	1,496	28,101	18.78	+1	+1.7	+5.7	+0.2
Idaho	9,636	26,372	27.12	-4	-3	-1.4	+1.1
Ill.	144,748	4,227,671	29.21	-4	-1	-4.0	+2.0
Ind.	62,461	1,443,418	23.11	-7	+1	-9.9	-1.6
Iowa	55,261	1,394,162	26.18	-4	+1.2	-4.4	+13.9
Kans.	29,525	810,151	27.44	-	+2.0	-3.7	-9.5
Ky.	54,567	570,176	10.45	+1.1	+1.5	+1.7	+4.5
La.	37,144	771,501	20.77	-1	+1.5	+2.0	+43.4
Maine	15,508	380,068	24.51	-3	+1.4	-3.9	+6.9
Md.	13,336	308,282	23.12	-9	+5	-13.4	+4
Mass.	76,032	923,740	39.11	-3.6	-2.5	-11.0	+2.3
Mich.	87,784	2,486,638	28.33	-2	+3	-2.6	+33.1
Minn.	59,359	1,621,082	27.31	-4	+6	-4.9	+14.1
Miss.	25,459	241,701	9.49	+1	+1.8	-3.9	+9.9
Mt.	106,654	2,244,600	20.05	-5	+2	-5.0	+1.3
Mont.	11,588	309,930	26.75	-3	+1.4	-5.4	+8.2
Nebr.	26,394	671,448	25.44	-3	+1	-7.9	+12.4
Nev.	2,044	76,149	37.25	-2	+2.6	-4.0	+14.3
N. H.	6,836	183,444	26.83	-4	+4	-5.6	+9.1
N. J.	25,554	686,901	26.88	-9	+4	-11.9	+1.5
N. Mex.	5,216	175,274	33.60	+1.1	+14.9	+2.1	+79.9
N. Y.	113,396	3,570,617	31.61	-5	+2	-2.4	+5.8
N. Dak.	35,355	381,397	10.79	-9	-2	-0.3	-5.8
Ohio	9,059	228,449	25.23	(*)	+3	-2.7	+29.1
Oklahoma	130,986	3,645,412	27.83	-5	-2	-5.5	-2.2
Oreg.	77,109	1,906,127	24.72	(*)	+3.7	-1.6	+17.5
Pa.	19,568	577,123	29.53	(*)	+1.1	-6.2	+13.0
R. I.	88,515	2,492,123	28.15	-5	-4	-6.5	+6.7
S. C.	7,388	217,406	29.43	+1.0	+2.1	-1	+18.8
S. Dak.	21,039	276,101	13.12	+3	+1.4	-1.5	+27.3
Tenn.	13,711	298,152	21.75	-3	(*)	-5.9	+5.1
Tex.	38,881	626,089	16.10	-1	+4.5	-4.1	+25.1
Utah	180,561	3,756,721	20.81	-3	+3	-1	+4.8
Vt.	13,683	501,901	36.68	-2	-1	-4.0	+30.2
Va.	5,420	105,418	19.45	+1	+1.1	+1.5	+9.1
Wash.	17,073	197,918	11.59	-9	+4	-11.0	-2.2
Wash.	60,887	2,267,560	37.24	-2	+2	-3	-4.2
W. Va.	18,925	293,324	15.50	-3	+19.3	-17.0	-25.9
Wis.	49,313	1,299,867	26.36	-4	+3	-6.8	+2.0
Wyo.	3,362	104,516	31.09	-6	-6	-4.3	+11.4

<sup>1</sup> For definitions of terms, see the *Bulletin*, September 1941, pp. 50-51.

<sup>2</sup> All 51 States have plans approved by Social Security Board.

<sup>3</sup> Includes \$101,774 incurred for payments to 2,453 recipients aged 60 but under 65 years.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Decrease of less than 0.05 percent.

percent from the previous month; payments have increased in only 2 of the 22 months of continuous decline in number of cases.

**Table 4.—Aid to the blind: Recipients and payments to recipients, by State, November 1943<sup>1</sup>**

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1943 in—		November 1942 in—	
				Number	Amount	Number	Amount
Total....	75,834	\$2,107,690	\$27.79	-0.5	-0.1	-3.8	+1.0
Total, 46 States <sup>2</sup>	59,458	1,631,715	27.44	-6	(*)	+0.2	+10.4
Ala.	662	9,605	14.51	+1.6	+4.1	+2.6	+48.2
Ariz.	385	14,469	37.58	-1.8	-4	-7.0	+3
Ark.	1,188	20,976	17.66	-8	+1.9	+2.5	+26.2
Calif. <sup>3</sup>	6,419	302,724	47.16	-1.0	-1.0	-8.5	-5.2
Colo.	552	19,351	35.06	-1.6	-1.2	-13.7	-9.3
Conn.	147	14,300	82.65	-5.8	-4.0	-23.0	-17.9
D. C.	258	8,977	34.79	(*)	+6	-11.3	-7.8
Fla.	2,394	42,470	17.74	-3	+3.3	-11.6	+2.1
Ga.	2,160	28,908	13.38	-7	+7	-6	+10.8
Hawaii....	77	1,647	21.39	(*)	(*)	(*)	(*)
Idaho	235	6,823	29.03	-8	-1	-14.5	-8.8
Ill. <sup>4</sup>	6,298	189,476	30.09	-3.0	-1.1	-14.1	-14.6
Ind.	2,307	69,476	30.12	-9	-1	-1.8	+5.6
Iowa	1,468	46,046	31.37	-3	-3	-4.0	+8.2
Kans.	1,193	34,594	29.00	-1.2	+6	-7.9	+4.7
Ky.	1,443	17,699	12.26	+2.7	+3.2	(*)	(*)
La.	1,467	36,838	25.11	+1.0	+1.0	-11.0	-9
Maine	921	23,487	25.50	-1.0	(*)	-11.0	-9
Md.	473	12,668	26.78	-8	+2.1	-16.1	-3.5
Mass.	963	34,042	35.35	-3	+7.8	-9.3	+26.6
Mich.	1,290	41,742	32.36	-5	-4	-5.8	+13.8
Minn.	972	31,425	32.33	-7	+5	-5.6	+7.0
Miss.	1,369	15,261	11.15	-2	+3	+1.8	+6.7
Mo.	5,000	11,77,000	27.05	-	-	-	-
Mont.	299	8,592	28.74	-1.6	+3	-4.8	+8.4
Nebr.	600	14,807	24.68	-1.5	-1.5	-14.7	-4.4
N. H.	293	7,925	27.05	+7	+6	-10.1	+1.4
N. J.	600	16,744	27.91	-1.0	-1.0	-13.8	-5.2
N. Mex.	255	8,074	31.66	+4	+4.1	+5.8	+48.7
N. Y.	2,716	90,893	33.47	(*)	+1.0	-1.3	+9.5
N. C.	2,226	35,175	15.80	+3	+8	-6	+2.4
N. Dak.	125	3,197	25.58	-1.6	(*)	-8.8	+12.0
Ohio	3,376	82,588	24.46	-9	+1	-13.0	-1.9
Okl.	1,957	53,607	27.39	-1.1	+1.9	-9.1	+5.3
Oreg.	382	14,111	36.94	-1.3	-9	-12.8	+7.3
Pa.	13,360	397,751	29.79	(*)	-4	-5.8	-4.1
R. I.	90	2,517	27.97	(*)	(*)	(*)	(*)
S. C.	820	13,771	16.79	+1.2	+3.3	+1.2	+65.8
S. Dak.	239	4,427	18.52	-4	+6	-7.7	+9.9
Tenn.	1,568	30,984	19.75	(*)	+1	-5.3	+48.5
Tex.	4,648	114,358	24.60	+1.4	+1.7	+20.1	+27.9
Utah	131	5,279	40.30	+1.6	+2.9	-14.4	+17.4
Vt.	149	3,806	25.54	-2.0	+1.7	-4.5	+7.9
Va.	992	14,668	14.79	-1.2	+5	-6.1	+4.7
Wash.	730	27,763	38.03	-1.5	-1.0	-21.1	-16.4
W. Va.	869	17,491	20.13	-5	+18.0	-13.8	-21.7
Wis.	1,633	43,310	26.52	-6	(*)	-12.1	-4.5
Wyo.	118	4,125	34.96	+1.7	+2.8	-7.8	+7.4

<sup>1</sup> For definitions of terms, see the *Bulletin*, September 1941, pp. 50-51. Particulars in italics represent programs administered without Federal participation.

<sup>2</sup> Total for States with plans approved by Social Security Board. Recent approval of Illinois plan caused unusually large percentage changes in comparison with November 1942 data.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Includes program administered without Federal participation.

<sup>5</sup> No change.

<sup>6</sup> Not computed. Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>7</sup> No approved plan for November 1942. Percentage change based on program administered without Federal participation.

<sup>8</sup> No program in operation in November 1942.

<sup>9</sup> Increase of less than 0.05 percent.

<sup>10</sup> Estimated.

Of the States reporting complete data, only 5 reported an increase in cases and 10 in payments over the 12 months, November 1942–November 1943. Total cases declined 38 percent and pay-

ments 32 percent. The range between the highest and lowest average State payments was the smallest among the four programs, but amounted to \$35.77.

Table 5.—*Aid to dependent children: Recipients and payments to recipients, by State, November 1943*<sup>1</sup>

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	October 1943 in—		November 1942 in—			
					Number of—	Amount	Number of—	Amount		
Total	276,410	685,146	\$11,345,936	\$41.05	-1.6	-1.5	(?)	-24.5	-22.2	-10.1
Total, 48 States <sup>2</sup>	273,973	679,585	11,296,440	41.23	-1.6	-1.5	(?)	-24.4	-22.1	-9.9
Alabama	4,530	12,445	100,232	22.13	-8	-1.2	+2.6	-13.9	-14.9	+18.0
Alaska	38	123	1,974	(?)	(?)	(?)	(?)	(?)	(?)	(?)
Arizona	1,506	4,297	56,022	37.20	-2.0	-0.9	-1.6	-24.4	-20.8	-19.0
Arkansas	5,010	13,046	122,511	24.45	-2.6	-2.0	-3	-14.6	-16.2	+8.3
California	6,950	17,427	484,996	69.78	-5	-7	+2	-34.5	-32.7	-20.3
Colorado	3,604	9,573	126,763	35.17	-2.1	-2.1	-1.7	-29.2	-26.0	-20.7
Connecticut	1,807	4,611	120,620	66.75	-2.8	-3.1	-1.7	-14.2	-15.1	-5.2
Delaware	250	688	12,601	50.46	+3.7	+3.8	+8.7	-34.9	-35.0	-6.9
District of Columbia	669	2,060	27,966	41.86	-4.0	-2.8	-1.9	-33.4	-29.2	-22.2
Florida <sup>3</sup>	3,765	8,571	93,837	24.92	-2.0	-2.3	-1.8	-28.0	-30.0	-26.3
Georgia	4,004	9,028	90,360	24.25	-1.0	-1.2	-3	-12.0	-12.1	-7.3
Hawaii	583	1,807	29,621	50.81	+9	+4	-1.9	-19.7	-19.4	-3.5
Idaho	1,713	4,621	61,171	35.71	-3.3	-3.2	-3.2	-30.5	-27.9	-28.5
Illinois	24,125	55,670	779,789	32.32	-1.9	-1.7	-1.9	-18	-1.8	-2.3
Indiana	8,679	19,244	252,341	33.68	-3.3	-2.8	-2.8	-30.9	-30.0	-30.0
Iowa <sup>4</sup>	6,312	6,218	45,880	19.67	-2.8	-2.1	-6.8	-20.1	-19.2	-19.5
Kansas	4,078	10,216	183,005	44.88	-2.6	-2.0	-7	-30.2	-28.1	-16.4
Kentucky <sup>5</sup>	7,030	18,700	74,294	24.52	+9.4	+8.2	+6.5	+604.7	+504.8	+324.5
Louisiana	10,789	27,571	400,860	37.15	-2.8	-2.9	-1.4	-20.4	-20.8	+6.8
Maine	1,502	4,215	75,016	49.94	-1.6	-1.3	-3	-13.5	-13.8	-8
Maryland	3,085	8,757	109,772	35.58	-2.3	-1.8	-4	-32.0	-31.1	-28.6
Massachusetts	7,556	18,600	544,884	22.11	-1	+2.4	+2.6	-16.7	-16.7	-16.7
Michigan	13,719	32,604	817,789	59.61	-2.2	-2.1	+2.4	-24.6	-23.0	+4.2
Minnesota	5,918	14,560	230,404	38.93	-2.0	-2.5	-1.8	-26.0	-24.5	-18.7
Mississippi	2,633	6,707	54,215	20.59	+2	-1	(?)	+5.1	+4.7	+7.3
Missouri	11,319	27,467	363,963	32.16	-1.2	-1.2	-6	-17.1	-12.7	-13.0
Montana	1,555	3,782	50,278	32.33	-2.8	-3.3	-2.9	-29.5	-31.5	-28.1
Nebraska	3,208	7,393	104,480	32.57	-2.5	-2.2	-2.5	-30.8	-29.9	-28.8
Nevada	87	179	2,012	25.17	(?)	(?)	(?)	-23.7	-25.2	-34.1
New Hampshire	726	1,854	40,280	55.48	-1.6	-1.5	-3	-14.6	-13.6	-4.5
New Jersey	4,360	10,347	192,507	44.17	-1.3	-1.3	+7	-39.8	-37.8	-17.3
New Mexico	2,227	6,449	99,139	44.52	-1.1	-1.3	+2.7	-7.5	-8.0	+12.5
New York	18,656	41,738	1,222,468	65.53	-5	+3	+4	-25.9	-17.6	-8.1
North Carolina	6,964	16,617	131,783	18.92	-2.0	-2.1	-5	-24.2	-22.6	-17.3
North Dakota	1,788	4,982	69,931	39.11	-8	-1.2	-6	-19.7	-19.4	-5.4
Ohio	8,808	23,488	427,082	48.49	-8	-8	+3	-19.0	-17.5	-1.7
Oklahoma	14,279	33,954	430,848	30.17	-1.1	-1.0	+4.1	-20.3	-20.2	+6.4
Oregon	1,214	2,911	77,260	63.64	-1.3	-1.8	-3	-28.6	-27.0	-8.4
Pennsylvania	26,364	68,585	1,372,822	52.07	-2.3	-2.2	-2.4	-33.8	-31.7	-22.3
Rhode Island	1,132	3,052	71,044	62.76	+2.3	+1.8	+1.6	-8.3	-8.5	+5.7
South Carolina	3,415	10,105	73,204	21.44	-8	-1.3	+2.2	-11.4	-9.8	+18.6
South Dakota	1,609	3,780	50,546	31.41	-1.5	-1.7	-1.6	-11.0	-10.3	-3.6
Tennessee	11,618	29,777	335,520	28.88	-1.1	-1.2	-9	-15.4	-14.1	+24.9
Texas	10,472	23,199	222,781	21.27	-2.3	-2.1	-2.2	-52.8	-48.8	-4.8
Utah	1,915	5,108	127,990	66.84	-1.3	-1.4	+3	-26.0	-25.4	+5.3
Vermont	607	1,539	19,723	32.49	-5	-1.6	-1.3	-11.3	-15.0	-12.2
Virginia	3,838	10,831	91,097	23.74	-1.4	-1.4	-1	-18.5	-19.4	-7.4
Washington	3,179	7,760	246,428	77.52	-2	-4	+1.3	-19.7	-20.1	+28.0
West Virginia	7,568	20,627	215,424	28.47	-3.6	-3.1	+15.7	-34.9	-34.4	-39.8
Wisconsin	7,144	17,192	344,300	48.19	-1.6	-1.4	-2	-26.9	-25.5	-15.2
Wyoming	413	1,121	17,474	42.31	-4.0	-3.9	-2.1	-31.4	-30.3	-16.4

<sup>1</sup> For definitions of terms, see the *Bulletin*, September 1941, pp. 50–51. Figures in italics represent programs administered without Federal participation.

<sup>2</sup> Increase of less than 0.05 percent.

<sup>3</sup> Total for States with plans approved by Social Security Board.

<sup>4</sup> Not computed. Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

<sup>5</sup> Includes program administered without Federal participation.

<sup>6</sup> Plan approved as of July 1, 1943, but under State law no payments can be made under approved plan before Jan. 1, 1944.

<sup>7</sup> Partly estimated.

<sup>8</sup> No approved plan for November 1942. Percentage change based on program administered without Federal participation.

<sup>9</sup> Estimated.

<sup>10</sup> In addition, in 58 counties payments amounting to \$4,551 were made from local funds without State or Federal participation to 236 families, in behalf of 467 children under State mothers'-pension law; some of these families also received aid under approved plan.

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# EMPLOYMENT SECURITY

## Operations of the Unemployment Compensation Program

*November activities.* — Unemployed workers received \$3.5 million in benefits during November, about the same amount as State employment security agencies paid out in October. Payments in many of the States varied widely, however, in these 2 months. Expenditures in Oregon and Maine increased 103 and 48 percent, respectively, over October totals; while decreases of more than 25 percent occurred in Wyoming and Nebraska and in the two Territories. Disbursements in the first 11 months of 1943 aggregated \$75.8 million, or only one-fourth the amount in the comparable period of 1942.

A variety of causes combined to bring initial-claim receipts throughout the country to 118,400, an increase of 24 percent over the number in October and the greatest monthly gain reported thus far during 1943. In a number of States, business activity fell off seasonally; in certain other sections there were declines in the construction, textile, and ordnance industries; while in other areas curtailment of production followed in the wake of coal strikes. The greatest relative increases in initial-claim receipts were in Wisconsin and Utah, as a result of lay-offs in ordnance plants. Notwithstanding the substantial increases

Chart 1.—Number of initial and continued claims received in local offices, January 1940–November 1943  
[Ratio scale]

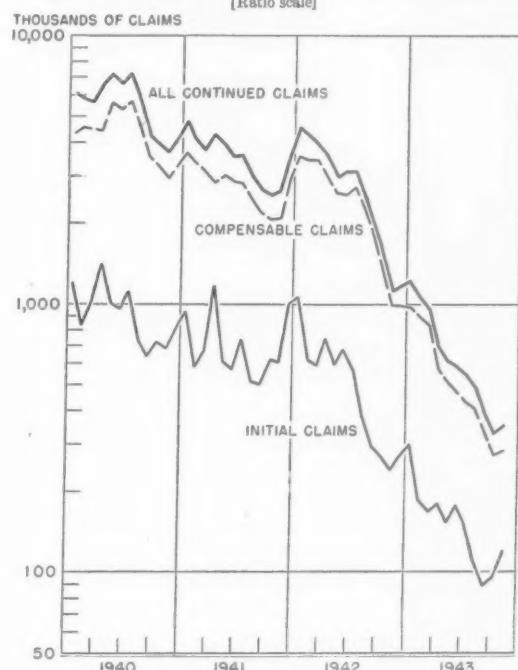


Table 1.—Summary of unemployment compensation operations, November and January–November 1943

Item	Number or amount	November 1943		January–November 1943	
		Percentage change from—		Number or amount	Percentage change from—
		October 1943	November 1942		
Initial claims <sup>1</sup>	118,300	+23.6	-51.1	1,739,429	-71.3
Continued claims <sup>1</sup>	354,103	+7.4	-68.8	7,238,183	-77.8
Waiting-period	69,963	+22.7	-48.3	1,267,941	-74.3
Compensable	284,140	+4.2	-71.6	5,970,242	-78.4
Weeks compensated	253,562	-4	-72.6	5,702,446	-79.1
Total unemployment	223,084	-2.5	-73.7	5,113,552	-79.6
Part-total unemployment <sup>2</sup>	7,242	<sup>3</sup> +7.7	<sup>4</sup> -66.7	154,315	<sup>4</sup> -79.3
Partial unemployment <sup>3</sup>	19,893	<sup>3</sup> +20.6	<sup>4</sup> -64.5	337,909	<sup>4</sup> -76.8
Weekly average beneficiaries for month	56,354	-7.2	-74.6		<sup>5</sup> -80.3
Gross benefits paid	\$ 3,540,069	-2	-69.4		
Net benefits paid since benefits first payable	\$2,107,727,025				
Funds available for benefits as of November 30	\$4,689,124,924	+4.3	+39.2		

<sup>1</sup> Excludes Hawaii for November; data not reported.

<sup>2</sup> Excludes New York because data not reported, and Montana and Pennsylvania, which have no provisions for partial and part-total unemployment.

<sup>3</sup> Based on 48 States reporting this type of payment during both periods.

<sup>4</sup> Based on 47 States reporting this type of payment during both periods.

<sup>5</sup> Based on 31 States reporting comparable data.

<sup>6</sup> Includes payments resulting from review of 1938-41 seasonal claims in Oregon.

<sup>7</sup> Includes November payments resulting from review of 1938-41 seasonal claims in Oregon; excludes such payments (\$77,306) for January–October.

over the previous month, the initial-claim load was still only half that in November 1942.

For the first time in 10 months, continued-claim receipts showed an increase (7 percent); about two-thirds of the States participated in the rise. Most of the increase was in waiting-period

claims, although compensable claims also rose slightly.

Largely as a result of the time lag in the payment of benefits, the 253,600 weeks of compensated unemployment reported by all States during November represented a slight decline from the

**Table 2.—Initial and continued claims received in local offices, by State, November 1943**

[Data reported by State agencies, corrected to Dec. 23, 1943]

Social Security Board region and State	Initial claims				Continued claims				Compensable	
	Number	Percentage change from—		New <sup>1</sup>	Additional <sup>2</sup>	Number	Percentage change from—			
		October 1943	November 1942				October 1943	November 1942		
Total <sup>2</sup>	118,390	+23.6	-51.1			354,103	+7.4	-68.8	69,963 284,140	
Region I:										
Connecticut	2,041	+52.8	-22.0	1,654	387	3,204	+28.2	-53.1	825 2,379	
Maine	1,567	+23.4	+10.7	605	962	3,499	+45.5	-50.7	542 2,957	
Massachusetts	6,202	+34.9	-27.6	3,329	2,873	14,929	+25.8	-55.5	2,542 12,387	
New Hampshire	629	+23.8	-28.6	323	306	2,263	+20.3	-44.4	341 1,919	
Rhode Island	1,236	-10.4	-51.5	876	360	4,314	-21.5	-65.3	303 4,011	
Vermont	93	-2.1	-60.6	67	26	683	+20.7	-60.2	72 611	
Region II-III:										
Delaware	169	+15.0	-8.6	154	15	378	+19.2	-58.1	31 347	
New Jersey	8,598	+13.1	-30.4	4,516	4,072	25,759	+7.0	-60.8	4,943 20,816	
New York	28,054	+20.1	-61.4	10,929	17,125	65,115	+2.3	-80.2	23,861 41,254	
Pennsylvania	5,222	+53.8	-34.1	1,522	(1)	25,060	+10.5	-63.5	6,448 18,632	
Region IV:										
District of Columbia	519	+10.0	+66.9	472	47	2,931	+58.3	-12.9	263 2,668	
Maryland	358	-47.7	-55.4	1,558	(1)	3,550	-10.6	-66.2	192 3,358	
North Carolina	692	+39.2	-82.5	532	160	2,415	+5.1	-85.7	358 2,057	
Virginia	663	+11.1	-55.4	434	259	3,202	-15.5	-64.7	236 2,966	
West Virginia	1,206	+4.7	-32.7	935	271	5,014	-5.9	-57.9	454 4,560	
Region V:										
Kentucky	1,636	-8.6	-22.0	1,542	294	9,731	+18.6	-47.8	928 8,803	
Michigan	3,460	+1.9	-62.4	2,597	863	8,474	+35.2	-77.2	834 7,640	
Ohio	2,228	+26.2	-58.3	1,228	(1)	6,318	+5.7	-82.1	1,496 4,822	
Region VI:										
Illinois	19,810	+20.8	-59.1	5,857	7,953	27,754	+1.4	-76.9	3,270 24,484	
Indiana	4,326	+85.2	+6.8	14,326	(1)	10,368	+21.1	-54.0	1,630 8,738	
Wisconsin	2,056	+201.0	-24.2	(1)	(1)	5,869	+47.7	-45.6	2,099 3,770	
Region VII:										
Alabama	2,380	+91.5	-44.9	1,993	387	7,639	+13.3	-72.7	1,723 5,916	
Florida	1,506	-32.4	-48.5	1,566	(1)	9,912	-16.9	-61.4	534 9,378	
Georgia	1,113	+17.0	-74.3	878	235	5,083	-4.3	-81.4	1,149 3,934	
Mississippi	608	+20.6	-56.1	516	92	2,515	+1.0	-53.1	367 2,148	
South Carolina	1,460	-3.6	-53.4	1,132	328	6,322	-1.1	-50.3	1,039 5,283	
Tennessee	1,919	-1.4	-50.0	1,484	435	13,230	-2.2	-55.6	1,362 11,868	
Region VIII:										
Iowa	579	+52.8	-53.6	426	153	1,547	-4	-68.2	336 1,211	
Minnesota	1,407	+95.1	-66.2	826	581	2,460	+20.4	-78.5	674 1,786	
Nebraska	149	+33.0	-63.6	84	65	471	-23.9	-73.3	57 414	
North Dakota	25	(1)	(1)	17	8	59	(1)	-85.6	4 55	
South Dakota	65	-5.8	-24.4	60	5	485	0	-9.3	16 469	
Region IX:										
Arkansas	914	-14.8	+7	762	152	5,850	-19.5	+6.8	349 5,501	
Kansas	697	-3.7	-24.2	491	206	3,459	-1.5	-30.5	346 3,113	
Missouri	3,796	+24.4	-57.0	3,034	762	11,659	+17.0	-69.8	2,721 8,938	
Oklahoma	1,255	+29.6	-32.9	1,005	250	4,091	+12.6	-44.8	452 3,639	
Region X:										
Louisiana	1,112	-18.1	-67.5	827	285	4,927	-7.6	-76.4	765 4,162	
New Mexico	57	+9.6	-61.5	55	2	253	+15.0	-64.3	15 238	
Texas	1,709	-4.5	-52.6	(1)	(1)	9,597	-5.7	-47.2	636 8,961	
Region XI:										
Colorado	354	+9.9	-46.0	273	81	1,150	+3.2	-43.0	193 957	
Idaho	63	(1)	-54.3	48	15	213	+7.6	-41.0	23 190	
Montana	67	(1)	-62.8	49	18	284	+24.6	-65.4	67 217	
Utah	177	+156.5	-29.5	160	17	567	+27.7	-32.9	70 497	
Wyoming	12	(1)	(1)	11	1	26	(1)	(1)	0 26	
Region XII:										
Arizona	219	+11.2	-57.7	203	16	855	+23.9	-65.3	45 810	
California	10,715	+57.2	-37.6	5,389	5,326	27,826	+33.8	-48.0	4,924 22,902	
Nevada	25	(1)	(1)	21	4	119	-36.0	-75.9	15 104	
Oregon	416	+35.5	-35.3	254	162	1,359	+97.5	-30.5	201 1,158	
Washington	535	+47.4	-56.2	409	126	1,197	+41.0	-43.6	198 999	
Territories:										
Alaska	11	(1)	(1)	8	3	98	-44.0	-18.3	11 87	
Hawaii <sup>2</sup>										

<sup>1</sup> State procedures do not provide for filing additional claims in Florida, Indiana, Maryland, Ohio, Pennsylvania.

<sup>4</sup> Distribution by type of claim not available. In Wisconsin, provisions of State law are not comparable with those of other States.

<sup>2</sup> Excludes Hawaii; data not reported.

<sup>3</sup> Not computed because fewer than 50 claims were reported in either or both periods.

previous month's total in spite of increased compensable-claim receipts. In three States with relatively heavy claim loads—Illinois, Missouri, and Pennsylvania—there were decreases in the

number of weeks compensated even though compensable-claim receipts increased.

An indication of the present rate of unemployment is provided by relating the aggregate of

**Table 3.—Number of beneficiaries, number of weeks compensated, and amount of benefits paid, November 1943, and funds available for benefits as of Nov. 30, 1943, by State**

[Data reported by State agencies, corrected to Dec. 18, 1943]

Social Security Board region and State	Beneficiaries		Weeks compensated for specified types of unemployment				Benefits paid <sup>2</sup>			Funds available for benefits <sup>3</sup> as of Nov. 30, 1943	
	Average weekly number	Percentage change from—		All types	Total	Part-total <sup>1</sup>	Partial <sup>1</sup>	Amount	Percentage change from—		
		October 1943	November 1942						October 1943	November 1942	
Total	56,354	-7.2	-74.6	253,562	223,084	7,242	10,893	\$3,540,069	-0.2	-69.4	\$4,689,124,924
Region I:											
Connecticut	492	+20.9	-63.8	2,213	1,792	20	401	34,567	+31.7	-51.2	122,242,492
Maine	564	+32.7	-59.0	2,800	1,472	52	1,276	25,892	+47.8	-49.7	23,465,985
Massachusetts	2,244	+2.5	-65.4	9,321	7,656	91	1,574	135,683	+4.2	-53.8	170,886,866
New Hampshire	410	+3.8	-46.4	1,826	1,471	7	348	18,839	+6.7	-33.6	15,949,442
Rhode Island	967	-29.3	-63.5	4,445	3,721	0	724	66,789	-23.9	-56.5	48,235,861
Vermont	109	-3.5	-57.6	451	451	7	13	4,988	-2.2	-52.3	8,573,372
Region II-III:											
Delaware	67	+24.1	-63.6	300	263	5	41	4,156	+37.3	-43.7	12,400,369
New Jersey	4,262	-6.0	-65.5	19,315	15,013	45	4,257	272,369	-2.0	-59.2	305,225,336
New York	11,187	-11.8	-84.3	51,293	47,950	(1)	(1)	780,812	-2.5	-80.5	607,284,772
Pennsylvania	3,404	-15.6	-67.9	15,598	15,598	(1)	(1)	232,713	-6.4	-60.2	465,377,286
Region IV:											
District of Columbia	588	+14.6	-24.6	2,538	2,449	85	4	43,379	+16.0	+2	39,615,009
Maryland	732	-5.3	-67.5	3,115	2,344	16	755	47,281	-5.0	-57.5	83,985,273
North Carolina	580	-8.2	-84.1	2,520	2,400	35	85	22,138	-10.3	-80.4	70,098,326
Virginia	665	-27.6	-64.2	2,975	2,859	64	52	38,395	-19.0	-50.4	47,305,710
West Virginia	897	-17.9	-55.7	4,069	3,440	0	619	58,482	-12.5	-32.1	49,740,323
Region V:											
Kentucky	1,627	+25.7	-44.5	6,798	6,196	363	239	64,818	+18.3	-34.6	64,324,039
Michigan	1,604	+26.2	-79.9	6,416	6,159	124	133	115,979	+18.4	-78.6	206,115,583
Ohio	814	-24.6	-86.3	3,989	3,674	98	217	51,920	-4.6	-83.8	337,481,398
Region VI:											
Illinois	5,535	-9.0	-79.1	24,756	19,643	1,864	3,249	357,247	-3.2	-75.2	382,748,931
Indiana	2,105	+25.1	-52.8	8,840	8,206	215	329	131,761	+19.9	-39.2	124,074,206
Wisconsin	645	+2	-59.6	2,886	2,248	159	479	35,600	+7.4	-54.1	109,017,034
Region VII:											
Alabama	1,189	-14.3	-76.7	5,270	4,525	588	157	60,573	-6.1	-71.8	47,322,922
Florida	1,490	-10.9	-69.0	6,435	5,569	328	73,523	-7.3	-64.0	32,364,946	
Georgia	772	-5.4	-85.2	3,359	3,087	149	123	37,203	+8	-81.9	52,829,976
Mississippi	273	-9.9	-65.0	1,178	1,089	24	65	14,042	-11.5	-55.3	14,784,062
South Carolina	624	-4.1	-64.3	2,947	2,863	54	30	31,918	+8.0	-51.6	27,290,299
Tennessee	2,323	-10.7	-57.5	10,305	9,987	192	126	113,202	-5.1	-49.0	47,564,083
Region VIII:											
Iowa	228	-8.1	-72.4	1,045	998	46	1	11,109	+8.4	-69.1	39,854,092
Minnesota	325	-10.7	-82.6	1,589	1,395	104	90	19,842	+15.6	-78.6	53,901,262
Nebraska	92	-39.1	-59.5	441	392	30	19	5,414	-31.0	-45.5	17,788,401
North Dakota	4	(5)	(5)	20	18	0	2	219	-1.8	-90.5	3,649,141
South Dakota	26	(5)	(5)	111	106	3	2	1,107	+24.4	-45.8	5,184,030
Region IX:											
Arkansas	752	-22.4	-19.0	3,529	3,455	59	15	40,020	-8.5	+25.0	19,452,066
Kansas	713	-10.4	-15.9	3,025	2,841	157	27	39,786	-9.1	+10.6	34,453,058
Missouri	1,435	-4.5	-79.2	6,275	5,311	124	640	80,681	-2.8	-77.7	110,763,806
Oklahoma	492	-8	-44.1	2,135	1,809	206	120	29,672	-4.8	-58.6	33,982,499
Region X:											
Louisiana	526	-26.8	-86.5	2,327	2,149	54	124	32,382	-22.9	-81.6	45,903,204
New Mexico	12	(5)	(5)	46	45	0	1	547	-19.6	-83.7	6,534,034
Texas	666	-27.4	-70.6	2,932	2,774	178	0	29,740	-22.7	-63.8	110,519,284
Region XI:											
Colorado	93	-13.9	-50.5	400	380	8	3	4,929	-16.0	-42.6	24,801,206
Idaho	15	(5)	(5)	59	58	1	0	896	-16.7	-18.5	9,513,266
Montana	43	(5)	(5)	190	190	(1)	(1)	2,197	+11.8	-62.3	11,834,104
Utah	73	-6.4	-69.3	327	318	9	0	5,538	-7.8	-60.5	16,278,331
Wyoming	0	(5)	(5)	1	0	0	1	19	-67.2	-98.5	5,495,602
Region XII:											
Arizona	56	+5.7	-67.3	249	238	11	0	3,412	+10.1	-62.5	12,416,206
California	4,249	-1.5	-59.3	21,309	17,306	1,630	2,373	337,123	+19.6	-48.6	451,620,235
Nevada	35	(5)	(5)	138	127	8	3	2,005	-11.6	-6.5	6,549,285
Oregon	169	+156.1	-62.7	675	465	14	196	4,743	+102.6	-61.3	44,137,803
Washington	174	+13.7	-41.2	694	238	15	441	9,415	-2.0	-34.4	86,636,897
Territories:											
Alaska	13	(5)	(5)	52	52	0	0	713	-38.2	+32.8	4,497,099
Hawaii	4	(5)	(5)	16	15	0	1	291	-54.2	-93.2	14,071,132

<sup>1</sup> Benefits for partial and part-total unemployment are not provided by State law in Montana and Pennsylvania. New York data not available.

<sup>2</sup> Not adjusted for voided benefit checks; includes supplemental payments.

<sup>3</sup> Represents sum of balances at end of month in State clearing account and benefit-payment account, and in State unemployment trust fund account maintained in the U. S. Treasury. State unemployment trust fund

accounts reflect transfers to railroad unemployment insurance account.

<sup>4</sup> Includes payments resulting from review of 1938-41 seasonal claims in Oregon.

<sup>5</sup> Not computed, because fewer than 50 beneficiaries were reported in either or both periods.

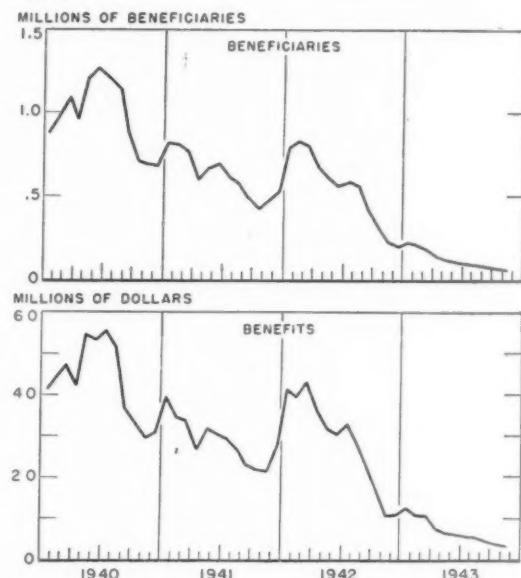
253,600 weeks of unemployment compensated during the month to the estimated total of 42 million workers subject to the State unemployment compensation laws. On this basis, there were 6.04 weeks of compensated unemployment during November for every 1,000 covered workers. In the first month of 1943 the rate was 22.7 weeks for every 1,000 workers. Although wartime conditions have lessened unemployment throughout the entire Nation, the trend is especially pronounced in the Rocky Mountain States,<sup>1</sup> where unemployment in industries subject to the State unemployment compensation laws has almost disappeared. Together the 8 States in that area showed a weekly average of only 327 beneficiaries out of an estimated 1.5 million covered workers; in Wyoming only 1 week of unemployment was compensated during November. This condition of almost full employment is perhaps mainly attributable to the distinctive industrial pattern of the Rocky Mountain area, where a large proportion of the country's war-essential metals are mined; in addition, the migration of workers to industrial centers outside the region has brought about labor shortages in certain sections.

In the country as a whole, a weekly average of 56,400 unemployed workers received benefits during November, 7.2 percent less than in October and the smallest number on record. Unless there is prompt reemployment of displaced workers, however, the number of beneficiaries may be expected to increase in December as a result of expanded initial and waiting-period claim loads in a number of States.

Contributions collected from employers and employees for the first 11 months of 1943 amounted

<sup>1</sup> Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming.

Chart 2.—Number of beneficiaries and amount of unemployment benefits paid, January 1940—November 1943



to \$1.3 billion, as compared to \$1.1 billion for the corresponding months of 1942. This increase, though substantial, is not so great as might have been expected on the basis of greatly expanded pay rolls. The loss of potential revenue which resulted from the operation of experience-rating provisions in 40 States during 1943 is expected to approximate \$419 million for the calendar year, or about 36 percent of the amount which would have been collected if the experience-rating provisions had not been in effect.

Funds available for benefits at the end of November totaled \$4.7 billion, 39 percent more than the total a year earlier.

## Employment Service Operations\*

### Labor-Market Developments

Both employment and unemployment declined in November, according to estimates of the Bureau of the Census. As a result, the total civilian labor force dropped to 51.9 million—the lowest level recorded since the decennial census in April 1940. Agricultural employment fell off seasonally by 900,000, but a large part of this decline reflected

the many persons who had gone to work temporarily for the summer and fall months and who withdrew from the labor market after the harvests were in.

Total nonagricultural employment increased 300,000—the first increase in a year that was not the result of hiring students during school vacations. The number of men in nonfarm employment rose 100,000 as the result of transfers from agriculture and of reduced military withdrawals.

\*Data from Reports and Analysis Service, War Manpower Commission, and from published releases of other Government agencies.

Women in nonfarm work numbered 14.7 million, only 100,000 less than the all-time peak established last July. The number of unemployed workers, continuing its downward trend, totaled only 600,000 in November, slightly more than one-third the number a year earlier.

The Department of Agriculture reported that, although farm employment in 1943 was at the lowest point in 35 years, total crop production will be about 5 percent above that of any year prior to 1942. "Despite the widespread expectations of 'farm labor shortage' throughout the past year, this factor does not appear to have resulted in any significant damage to the 1943 crops or in more than usual losses through failure to harvest these."<sup>1</sup>

The War Manpower Commission estimated in December that within the following 90 days about 150,000 workers would be released from war jobs as the result of cutbacks in the war program. Almost all these workers will be reabsorbed immediately in other war jobs, and key industries will still need some 500,000 workers the first few weeks of 1944. About 70,000 more workers are needed in coal mining, 60,000 in lumbering, 20,000 in meat packing, 80,000 in radar, and thousands more in foundries, smelters, forges, ball-bearing plants, shipyards, synthetic-rubber plants, and aviation-gasoline plants.

Farmers and workers engaged in agricultural occupations are being urged by the WMC to give all the time they can spare in the agricultural off-season to pulpwood cutting, lumbering, meat

<sup>1</sup> Bureau of Agricultural Economics, *Farm Labor*, December 14, 1943, p. 2.

packing, and other war-useful occupations. Man-power control procedures have been changed to make it easier for farm workers to effect such transfers. They may transfer to other war work without obtaining a certificate of availability. After a 6-week period, requests for additional periods become the responsibility of the employer rather than the worker, and should be directed to the USES. Both the workers of military age and those beyond it are expected to return to agricultural employment at the termination of the off-season, or at any other time they are needed.

Critical shortages in logging and sawmills make it imperative that workers be recruited immediately. In most places, idle farm workers are the only available source of supply. There is an urgent need for more than 20,000 workers for logging operations throughout the United States and for a large number of additional workers in sawmills.

#### Placements

The USES made 834,000 nonfarm placements in November, 2.7 percent less than in October but 38 percent more than in the corresponding month of 1942. Twenty States reported increases from October to November, but the majority of the increases were relatively small. There was considerable variation among the States in the November-November changes; only 10 States had fewer placements while 9 had increases of more than 100 percent.

Nearly 8.7 million placements were made in the first 11 months of the year, 38 percent more than

Table 1.—Nonagricultural placements in the continental United States, by industry division and major occupational group, November 1943

[Corrected to Dec. 31, 1943]

Industry division	Total, all occupations				Profes-sional and managerial	Clerical and sales	Service	Skilled	Semi-skilled	Unskilled and other						
	Number	Percentage change from—		Women												
		October 1943	November 1942													
Total	834,407	-2.7	+37.6	301,899	136,196	9,245	75,865	88,195	104,536	124,991	431,575					
Forestry and fishing	256	-15.0	-1.9	34	5	6	8	19	3	41	179					
Mining	11,876	+16.2	+96.8	312	813	60	201	73	4,152	1,664	5,726					
Construction	61,521	-1.3	-49.7	1,670	12,626	278	2,089	1,490	16,245	5,458	35,961					
Manufacturing	527,761	-6.0	+85.9	190,796	57,935	5,081	29,392	10,721	69,884	96,418	316,269					
Transportation, communication, and other public utilities	41,595	+3.9	+98.1	7,145	7,105	255	4,990	1,534	4,085	5,901	24,830					
Wholesale and retail trade	66,163	+11.3	+61.4	30,931	11,891	337	19,909	15,936	1,798	4,737	23,446					
Finance, insurance, and real estate	3,564	-8.5	+6.1	1,903	658	63	1,865	1,066	125	199	246					
Services	74,788	+1.6	+4.0	51,313	38,011	2,340	5,248	51,373	3,607	4,624	7,596					
Government	46,502	+7	-17.3	17,572	7,069	823	12,132	5,948	4,615	5,885	17,099					
Establishments not elsewhere classified	381	-11.6	+51.2	133	83	2	31	35	26	64	223					

in the comparable period of 1942. More than half a million were made in each of three States—New York, Ohio, and California—and more than 100,000 in each of 24 others.

Placements of handicapped persons by the

USES for the first 9 months of 1943 increased 129 percent over the same period of 1942—139,862 compared with 60,932. In some States the reported increases were more than 1,000 percent. The rise has been greatest in labor-shortage areas,

**Table 2.—Nonagricultural placements in the continental United States, November and January–November 1943, and applications received in public employment offices, November 1943, by State**

[Corrected to Dec. 31, 1943]

War Manpower Commission region and State	Number	November 1943										January–November 1943	Applications received November 1943		
		Percentage change from—		Short-time		Women		Nonwhite		Number	Percent- age change from January–November 1942				
		October 1943	November 1942	Number	Per cent of total	Number	Per cent of total	Number	Per cent of total						
Total	834,407	-2.7	+37.6	61,645	7.4	301,899	-7.6	36.2	136,196	-1.4	16.3	8,671,941	+37.5	2 519,229	
Region I:															
Connecticut	10,179	+11.0	+21.4	200	2.0	4,448	+7.3	43.7	365	-8.1	3.6	108,351	+48.9	2 3,370	
Maine	5,031	-5.5	+15.9	38	.8	1,712	-.7	34.0	45	.9	.9	62,103	+24.6	1,322	
Massachusetts	22,894	-6.6	+28.2	168	.7	10,082	-9.1	44.0	507	-11.5	2.2	244,581	+76.4	22,441	
New Hampshire	2,319	-13.6	+69.8	25	1.1	1,082	-14.5	46.7	5	.2	.2	24,121	+24.3	498	
Rhode Island	7,404	-4.7	+4.6	55	.7	3,240	+1.0	43.8	136	-36.7	1.8	62,843	+45.2	4,693	
Vermont	904	-11.0	+95.2	8	.9	304	-12.6	33.6	0	0	0	9,092	+27.0	155	
Region II:															
New York	84,991	+3.5	+24.5	24,862	29.3	39,018	-1.6	45.9	28,030	-.4	33.0	834,599	+20.0	63,946	
Region III:															
Delaware	2,091	-27.1	-14.9	1	(*)	894	-23.0	42.8	563	-13.4	26.9	24,023	+36.9	1,055	
New Jersey	33,451	+3.3	+120.9	1,646	4.9	14,435	+11.6	43.2	4,806	+3.4	14.4	319,304	+92.2	18,243	
Pennsylvania	42,067	-7.0	+59.1	1,665	4.0	15,477	-11.9	36.8	6,125	-13.5	14.6	409,343	+38.9	46,298	
Region IV:															
District of Columbia	3,295	-16.1	-9.9	1,120	34.0	2,118	-15.7	64.3	2,530	-13.1	76.8	36,865	-36.1	5,779	
Maryland	14,286	-15.3	+52.2	22	.2	6,865	-17.6	48.1	3,364	-26.6	23.5	160,540	+77.4	2,488	
North Carolina	17,932	-3.9	+9.3	303	1.7	6,612	-9.0	36.9	5,276	-14.6	29.4	186,831	+11.1	6,016	
Virginia	10,720	+15.3	+65.8	66	.6	3,948	+12.0	36.8	3,682	+3.0	34.3	92,047	+2.7	6,509	
West Virginia	7,772	+1.6	+59.7	205	2.6	1,843	+8.5	23.7	7	369	-14.0	4,7	70,953	+67.0	6,062
Region V:															
Kentucky	16,586	-.5	+150.8	121	.7	5,555	+11.5	33.5	2,248	+1.4	13.6	149,906	+74.9	5,116	
Michigan	28,699	-12.9	+53.9	302	1.1	10,236	-27.8	35.7	2,936	-25.6	10.2	333,634	+79.6	6,189	
Ohio	60,936	-.8	+48.5	5,960	9.8	23,861	-2.5	39.2	9,594	-2.7	15.7	624,223	+63.1	5,437	
Region VI:															
Illinois	24,741	-13.6	+60.8	919	3.7	9,301	-18.1	37.6	4,032	-4.2	16.3	277,970	+21.8	38,291	
Indiana	28,231	-11.6	+80.2	699	2.5	11,121	-23.0	39.4	2,017	+8.2	7.1	264,463	+68.2	36,866	
Wisconsin	12,935	-15.8	+13.7	292	2.3	4,627	-24.7	35.8	1,117	+85.7	.9	187,224	+40.6	9,174	
Region VII:															
Alabama	18,101	+3.5	+145.9	12	.1	5,219	-11.2	28.8	4,610	+1.9	25.5	174,130	+147.4	2 12,706	
Florida	20,609	+6.8	+193.5	316	1.5	7,722	+26.3	37.5	5,370	-4.2	26.1	193,709	+115.6	15,904	
Georgia	21,617	+3.6	+226.1	50	.2	6,404	+2.9	29.6	5,096	+8.1	23.6	209,138	+153.1	3,458	
Mississippi	9,574	+4.9	+15.5	16	.2	3,053	-2.5	31.9	3,858	+24.2	40.3	106,289	+15.2	2 15,207	
South Carolina	4,622	-23.8	+9.1	160	3.5	1,653	-25.7	35.8	1,743	-3.7	37.7	69,439	+12.6	9,687	
Tennessee	15,286	+19.9	+119.0	162	1.1	5,179	+25.8	33.9	4,065	+30.9	26.6	144,065	+79.1	10,494	
Region VIII:															
Iowa	12,177	-7.7	-97.9	290	2.4	4,397	-22.6	36.1	189	-35.9	1.6	110,897	+48.9	5,382	
Minnesota	14,455	+14.0	+45.2	2,023	14.0	3,670	+10.5	25.4	97	-23.0	.7	162,403	+70.6	8,689	
Nebraska	4,221	-.2	-58.0	337	8.0	1,286	+14.6	30.5	220	+43.8	5.2	66,433	+12.3	4,671	
North Dakota	2,016	+22.7	-3.5	336	16.7	548	+8.3	27.2	114	5.7	17,633	+4.4	3,753		
South Dakota	2,344	+91.5	+93.9	1,231	52.5	410	+4.9	17.5	150	+59.6	6.4	17,833	-35.4	1,141	
Region IX:															
Arkansas	7,798	-4.5	-30.4	458	5.9	2,575	+5.4	33.0	2,662	+12.6	34.1	100,778	-34.8	6,439	
Kansas	8,244	-22.0	-33.8	544	6.6	3,099	-28.0	37.6	1,032	-5.9	12.5	141,054	+22.1	2,382	
Missouri	19,841	-5.9	-24.5	465	2.3	7,606	-10.1	38.3	2,781	+13.3	14.0	269,433	+7.5	6,790	
Oklahoma	7,440	-8.6	-17.2	887	11.9	1,780	-12.7	23.9	996	-18.7	13.4	87,945	+23.4	2,821	
Region X:															
Louisiana	10,837	+21.4	+113.5	141	1.3	3,291	+11.4	30.4	3,237	+13.1	29.9	71,723	+23.0	9,679	
New Mexico	1,778	+35.0	+13.7	32	1.8	288	+36.5	16.2	200	+88.7	11.2	22,487	-19.6	1,799	
Texas	49,193	+15.3	+29.1	2,473	5.0	14,098	+4.0	28.7	13,718	+14.2	27.9	478,628	+6.9	64,313	
Region XI:															
Colorado	8,952	+6.1	+18.7	418	4.7	2,312	+9.1	25.8	215	+47.3	2.4	69,987	+8.9	2,156	
Idaho	3,090	-5.6	-23.3	326	10.6	733	-6.1	23.7	53	1.7	34,842	-31.5	1,552		
Montana	2,524	-6.3	-23.6	134	5.3	334	-3.2	13.2	83	+40.7	3.3	24,442	-21.8	2,416	
Utah	6,780	+34.4	+8.0	40	.6	1,835	+18.8	27.1	128	-77.5	1.9	85,579	+75.2	450	
Wyoming	2,075	-7.3	+42.5	41	2.0	405	+35.9	19.5	26	1.3	18,579	-14.5	126		
Region XII:															
Arizona	6,457	+16.1	+54.5	101	1.6	1,650	-18.8	25.6	1,838	+141.5	28.5	52,502	+36.4	2 1908	
California	77,959	-15.0	+1.1	6,010	7.7	28,975	-16.1	37.2	4,803	-31.9	6.2	881,440	+29.3	29,005	
Nevada	4,041	-2.9	+111.7	351	8.7	562	-6.8	13.9	369	+50.6	9.1	41,509	+44.2	459	
Oregon	17,089	-15.3	+50.3	1,857	10.9	6,009	-23.1	35.2	237	-54.4	1.4	212,490	+87.3	1,881	
Washington	37,823	-3.2	+167.5	3,757	9.9	10,027	-17.0	26.5	1,559	+8.6	4.1	323,538	+99.3	2,023	

<sup>1</sup> Computed only for States reporting 50 or more nonwhite placements in both months.

<sup>2</sup> Excludes renewals for Alabama, Arizona, Connecticut, Mississippi, Ohio; data not reported.

<sup>3</sup> Excludes renewals; data not reported.

<sup>4</sup> Less than 0.05 per cent.

where WMC has insisted on the highest utilization of the available labor supply. In Massachusetts, for example, such placements rose rapidly in the 3-month period July-September as the manpower situation became acute. In Michigan, where the labor shortage has long been a problem, the number of handicapped persons employed was greater than in Massachusetts but the relative increase was less.

Figures for July-September indicate that more than half the handicapped went into work calling for some degree of skill and experience. Of the total 51,490, only 23,336 were classified as unskilled labor. The other 28,154 included: pro-

fessional and managerial, 1,002; clerical and sales, 4,138; service, 5,942; and skilled and semiskilled, 17,072.

About 70,000 men are being discharged from the armed forces each month. To recruit for war industries, WMC has stationed placement experts in military hospitals to interview an estimated 35,000 who are discharged each month for medical reasons. Efforts are also being made to recruit among the other 35,000 who are discharged on reaching the age limit, or who are discharged for physical defects not requiring hospitalization and for other reasons.

## Railroad Unemployment Insurance and Employment Service\*

On the basis of reports from 197 employers in the railroad industry, it was estimated that the industry needed 117,000 additional workers as of November 1, or 1,000 more than in the preceding month. The November increase continued the upward movement observed in every month of 1943 except July, but at a slower pace than in recent months. Some regions reported, however, that labor shortages were becoming somewhat less acute toward the end of the month. Employment on class I railroads decreased 4,000 from mid-October to mid-November, dropping to 1,364,000.

### Employment Service

The Board's employment service established new records in November in nearly every important phase of operations. Contributing to this record were somewhat easier conditions in the labor market, the large demand for workers to handle the Christmas load of express shipments and mail, and advance preparations by the offices of the employment service to meet this demand.

Placements for the month totaled 38,300, surpassing the June 1943 record by almost 1,700 and exceeding the October figure by more than 9,000. There were 6,890 supplemental placements, i. e., placements of persons referred by the U. S. Employment Service to the Board under the reciprocal working agreement between the two agencies. Placements of persons referred by the Board to the U. S. Employment Service totaled 930.

Employer orders, openings, and referrals were

\*Prepared by the Office of Director of Research, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

also more numerous in November than in October. New orders numbered 5,160, an increase of 150 over the record set in October. Openings on the orders totaled 46,000, and referrals on all orders held by the employment service aggregated 57,100, 12,600 more than the number reported for October and approximately 6,900 over the previous record.

During November, 1,390 interregional placements were made, about 275 less than in October. Most of these placements were for track, shop laborer, helper, and train-and-engine service jobs.

To help obtain workers for the record mail and baggage rush expected during the latter part of November and during December, special recruiting facilities were set up in the New York, Chicago, Washington, St. Louis, Kansas City, and other railway stations. Many groups, realizing the critical manpower situation existing on the railroads, volunteered for service in the industry on their off days. In some localities, school vacations were advanced or lengthened so that the services of the students might be utilized during the emergency. Where even these manpower reserves were deemed insufficient to handle the anticipated volume of work, arrangements were made with military and naval authorities to obtain the services of soldiers and sailors.

Discharged veterans are beginning to loom as an important source of labor supply. Arrangements were made with the Army and Navy discharge centers, the American Legion, Red Cross, United Service Organization clubs, and U. S. Employment Service offices to refer men interested in railroad employment to the Board. Publicity

**Table 1.—Railroad unemployment insurance: Placements, applications for certificate of benefit rights received, claims received, and benefit payments certified, by specified period, 1942-44**

Period	1943-44					1942-43				
	Place- ments	Applica- tions <sup>1</sup>	Claims	Benefit payments <sup>2</sup>		Place- ments	Applica- tions <sup>1</sup>	Claims	Benefit payments <sup>2</sup>	
				Number	Amount				Number	Amount
July-November.	159,622	3,131	10,150	7,316	\$190,332	87,336	14,316	54,603	42,427	\$912,640
July	29,276	1,024	2,034	1,213	29,123	15,628	6,642	11,134	7,263	148,236
August	36,090	697	2,006	1,565	40,342	12,922	3,213	12,407	10,268	218,762
September	26,688	449	2,030	1,576	41,951	11,315	1,865	11,506	9,265	204,345
October	29,246	470	1,963	1,452	38,956	9,404	1,293	10,913	8,642	187,623
November	38,322	491	2,111	1,510	39,960	8,097	1,303	8,673	6,989	155,474

<sup>1</sup> Includes applications for current and preceding benefit years.

<sup>2</sup> Net figures adjusted for underpayments and recovery of overpayments.

outlining job opportunities for veterans and stressing the need for workers in the railroad industry appeared in various service organs and State American Legion magazines during the month.

Employers throughout the Nation continued their efforts to compensate for the labor shortage in every manner practicable. Carriers which had an inadequate force of mechanics arranged for other carriers to make heavy repairs on their locomotives. Agreements were made with labor organizations so that men who could be replaced by women might be transferred for the duration of the war to other occupations for which women are not so well suited. Other agreements to meet the Christmas rush provided that certain groups of workers, after 8 hours on their regular jobs, might be transferred to mail and baggage handling at time and a half pay.

During November, further agreements were concluded with the Mexican Government, whereby its nationals would be permitted to renew their contracts for engaging in railroad work in this country and permitting the recruitment of additional Mexican nationals, mainly for replacement purposes. The new agreement set 20,000 as the quota of Mexican railroad workers to be maintained constantly, and authorized the recruitment of 4,300 workers to bring the number up to that quota. All but 50 of the additional workers were allocated at once by the War Manpower Commission to five carriers, two of them new participants in the plan. The program now embraces 14 employers and every Board region.

#### Unemployment Insurance Operations

The decline in employment on class I railroads from the mid-July peak to mid-November

**Table 2.—Railroad unemployment insurance: Number of benefit certifications, average benefit, and average number of compensable days for certifications in benefit year 1943-44, by month<sup>1</sup>**

Type of certification and period	All certifications				Certifications with 14 days of unemployment				Certifications with 8-13 days of unemployment				Certifications with 5-7 days of unemployment			
	Number	Average payment	Average daily benefit	Average number of compensable days <sup>2</sup>	Percent of all certifications	Average payment	Average daily benefit	Percent of all certifications	Average payment	Average daily benefit	Average number of compensable days <sup>2</sup>	Percent of all certifications	Average payment	Average daily benefit	Average number of compensable days <sup>2</sup>	
Certifications for first registration period:																
July 1943	304	\$18.94	\$3.17	5.97	69.4	\$22.15	\$3.16	30.6	\$11.65	\$3.21	3.62	-----	-----	-----	-----	
August	551	20.35	3.44	5.92	66.1	23.98	3.43	33.9	13.29	3.49	3.81	-----	-----	-----	-----	
September	341	20.52	3.33	6.16	72.4	23.29	3.33	27.6	13.26	3.35	3.96	-----	-----	-----	-----	
October	297	19.78	3.32	5.95	65.3	23.63	3.38	34.7	12.54	3.16	3.97	-----	-----	-----	-----	
November	293	19.47	3.30	5.90	66.2	23.05	3.29	33.8	12.46	3.33	3.74	-----	-----	-----	-----	
Certifications for subsequent registration periods:																
July 1943	21	27.64	2.86	9.67	90.5	28.55	2.86	9.5	19.00	2.92	6.50	0.0	-----	-----	-----	
August	968	29.75	3.32	8.96	74.6	33.67	3.37	19.8	21.31	3.05	6.98	5.6	\$7.26	\$3.30	2.20	
September	1,239	29.14	3.28	8.88	71.9	33.50	3.35	23.3	20.24	2.97	6.81	4.8	7.00	3.44	2.04	
October	1,208	28.29	3.32	8.52	67.5	33.60	3.35	23.8	21.76	3.20	6.81	8.7	5.71	3.10	1.84	
November	1,254	28.60	3.27	8.75	70.3	33.25	3.33	23.6	20.40	3.04	6.71	6.1	6.53	3.06	2.14	

<sup>1</sup> Data cover only certifications for unemployment in the current benefit year. Data for initial certifications in all months and subsequent certifications in July are based on a complete tabulation; data for subsequent certifications in other months, except total number of certifications and average

payment for all certifications, are based on a 50-percent sample.

<sup>2</sup> Benefits are payable for each day of unemployment in excess of 7 for first registration period and in excess of 4 for subsequent registration periods.

amounted to 27,000, while the maintenance-of-way and structures group decreased by 30,000. Throughout this same period the number of claims for unemployment insurance remained close to the 2,000 mark in each month. Although there is usually some seasonal unemployment in the railroad industry in November, the unemployment insurance rolls this year failed to rise appreciably.

During November, 490 applications for certificate of benefit rights were received, almost half of them in the New York and Atlanta regions. The number received in each of these regions was about twice that for any of the other seven regions. In the July-November period 3,100 applications were received, compared with 14,300 in the corresponding period of 1942-43.

The November total of 2,110 claims for benefits was a little higher than that in any other month of the current benefit year but below the number in any month prior to June 1943. About 150 more claims were received in November than in October. A major part of the rise was due to an increase of 120 claims in the New York region. Smaller

increases occurred in the Cleveland, Denver, and Minneapolis regions.

Less than \$40,000 was paid in November on 1,510 certifications for unemployment benefits. The number of payments was slightly larger than in the preceding month but only one-fourth that in November 1942. Through November 30 of this benefit year, 7,300 payments were made for a total of \$190,300.

The average amount paid in November for initial periods of unemployment was \$19.47, or 31 cents less than in October. Both the average daily benefit rate and the average number of compensable days per certification were somewhat smaller than the corresponding averages for October initial payments. The average for subsequent periods increased from \$28.29 in October to \$28.60 in November. The average daily benefit rate for subsequent certifications was 5 cents less than in October, but the average number of compensable days increased from 8.52 to 8.75 per certification.

The 296 benefit accounts opened in November brought to 2,000 the total opened in 1943-44.

## *Unemployment Insurance and Financial Assistance for Ex-servicemen: Great Britain, Canada, Australia, and New Zealand*

Laws and orders for the economic rehabilitation of the men and women who have served in the present war are already in effect in several of the United Nations. Before the end of the war, these plans may undergo various changes or modifications or be completely superseded by other plans. This note summarizes briefly the provisions relating to unemployment insurance rights and financial assistance now in effect in Great Britain, Canada, Australia, and New Zealand.

British provisions for demobilization and readjustment of veterans to civilian life are limited, according to available information, to assuring eligibility for unemployment insurance by contribution credits for military service, and to grants for education and training. Canada will rely in part on unemployment insurance and in part on a special program of financial assistance. Australia and New Zealand plan financial assistance for veterans without reference to unemployment insurance.

### *Great Britain*

Even before the war the British unemployment insurance system<sup>1</sup> provided benefit rights for discharged members of the armed forces. Under the Unemployment Insurance Act of 1935, discharged seamen, marines, soldiers, and airmen were credited with contributions at the rate of one for every week of service, irrespective of previous insurance status. Reservists, territorials, auxiliary airmen, and enlisted men called for active service during an emergency were credited with contributions for the first 4 months of service, provided they normally worked in an insured employment.

The provisions of the 1935 act were amended in 1939 and 1942,<sup>2</sup> "to regularize the insurance position of persons engaged in various forms of

<sup>1</sup> The following discussion is concerned with amendments to the Unemployment Insurance Act. Information on plans for education and training may be obtained from the pamphlet, "Further Education and Training Scheme," published by the Ministry of Labour and National Service, April 1943.

<sup>2</sup> Statutory Rules and Orders 1939, No. 1944; S. R. & O. 1942, No. 2069.

national service, whether in the Armed Forces or otherwise." The amendments eliminate, for the duration of the emergency, the distinction between the regular armed forces and the reserves, providing credit for each week of service without regard to previous insurance status or length of service. These provisions were extended to officers and members of auxiliary defense organizations, among them the Women's Royal Naval Service, the Auxiliary Territorial Service, and women members of the Voluntary Aid Detachments. They were made applicable also to persons who go abroad for work in specified war occupations, whether they have previously been insured or not, to members of police forces recruited for war services, and to nursing auxiliaries connected with hospitals or the Civil Defense Scheme.

Ex-servicemen and women who have been credited with contributions as though they had been in insurable employment may receive unemployment benefits for 30 weeks. The amounts to which they (and other insured workers) are entitled are as follows:

<i>Insured Workers</i>	<i>Weekly benefit (in shillings)</i>
Men:	
21 years and over.....	20
18-21 years <sup>1</sup> .....	16
Women:	
21 years and over.....	18
18-21 years <sup>1</sup> .....	14
Additional benefits payable for dependents:	
1 or more adults.....	10
1 child.....	4
2 children.....	8
Each additional child.....	3

<sup>1</sup> Men and women under 21 who are entitled to a dependent's allowance receive benefits at full adult rates.

Unemployment benefits to discharged seamen, marines, soldiers, and airmen are financed by the Admiralty, Army Council, and Air Council, respectively. These departments are required to pay, out of funds provided by Parliament for Navy, Army, and Air Force services, the amount necessary to defray the cost of this program as determined by the Treasury. This amount is in lieu of both employer and employee contributions.

The 1938 act provides that a man or woman discharged or dismissed in consequence of having been convicted in military or civil court shall be disqualified from benefits for 6 weeks following discharge or dismissal.

### *Canada*

Canadian provisions for demobilization of armed forces are extensive and detailed. In addition to rehabilitation grants, unemployment insurance, and out-of-work benefits, they include clothing allowances, traveling expenses, remedial medical treatment, reinstatement or preference in employment and placement services, vocational training, educational grants, temporary disability benefits, permanent disability pensions, and loans for purchase of land and buildings. Rehabilitation grants consisting of 30 days' pay with allowances for dependents are payable to those with at least 183 days of continuous service. Unemployment insurance is available to ex-servicemen and women only if they have been employed in an insured occupation for at least 15 weeks after discharge; out-of-work benefits are payable to discharged persons who are capable of work but for whom no work is available.<sup>3</sup> Farmers and other self-employed individuals will receive the equivalent of out-of-work benefits while awaiting returns from their enterprises.

*Unemployment insurance.*—Ex-servicemen and women who enter insurable employment and work during any 12-month period for 15 weeks, whether continuous or not, will be considered to have been in employment covered by the Canadian Unemployment Insurance Act for the whole period of service in the armed forces since July 1, 1941, the effective date of the Unemployment Insurance Act. Contributions for the period of service will be paid into the Unemployment Insurance Fund by the public treasury at the average rate of employer and employee contributions for the insured person during the first 15 weeks of insured employment subsequent to discharge. This provision is applicable even in case of dishonorable discharge. Benefit rights are determined by the usual provisions of the Unemployment Insurance Act.

The benefit scale ranges from \$4.08 to \$12.24 a week for a single person and from \$4.80 to \$14.40 for a person with dependents. Benefits are payable for one-fifth the number of days for which contributions have been paid during the 5 years preceding the benefit year, less a charge for one-third the number of days, if any, for which benefits have been paid in the 3 years preceding the benefit year. Provisions are included for con-

<sup>3</sup> "Post-Discharge Re-Establishment Order," Order in Council, P. C. 7633, Oct. 1, 1941, as amended by P. C. 2602, Apr. 1, 1942, and by P. C. 2/3241, Apr. 20, 1943.

verting into unemployment insurance benefit charges, weeks for which out-of-work benefits or grants were paid.

*Out-of-work benefits.*—Benefits similar to those for unemployment insurance are payable to discharged persons who are capable of employment but for whom no work is available, for a period not exceeding the length of service or for 52 weeks, whichever is the lesser. A discharged person may not receive out-of-work benefits for the first 9 days of unemployment, or for any period during which he may have been paid a rehabilitation grant, or for any period more than 18 months after discharge. These benefits are financed by the public treasury and, except when specially allowed, are not payable in cases of desertion or dishonorable discharge.

Out-of-work benefits are provided at the rate of \$10.20 per week for a single person, and \$14.40 per week for a married person. Additional allowances are provided for dependents: A weekly allowance of \$4.20 may be paid for a person in lieu of wife,<sup>4</sup> \$3.46 for a parent or parents, \$2.77 for the first child, \$2.77 for the second child, \$2.31 for the third child, and \$1.85 for each additional child up to a total of three.

Out-of-work benefits are comparable to the higher classes of benefits provided in the Unemployment Insurance Act for single and married persons. Since, however, they are augmented by dependents' allowances on the same scale as those paid on behalf of dependents of men serving in the armed forces, the amount of the out-of-work benefit payable to an individual with dependents may be higher than the unemployment benefit he may later receive. A married individual with a dependent parent and six children will receive the maximum out-of-work benefit of \$31.26 a week, more than twice the maximum unemployment benefit.<sup>5</sup>

<sup>4</sup> The additional allowance for person in lieu of wife is paid in the discretion of the Minister to a woman who, though not legally married to the discharged person, was living with him at the time of his enlistment and on whose account dependents' allowance was being paid by the Department of National Defence at the time of his discharge.

<sup>5</sup> The Department of Pensions and National Health has given the following explanation of the discrepancy between unemployment insurance and out-of-work benefits: "In comparing the rates of benefit payable under the Post-Discharge Re-Establishment Order and those payable under the Unemployment Insurance Act, it should be borne in mind that the former is concerned with the rehabilitation of ex-servicemen by the State whereas the latter is concerned only with providing a benefit . . . during temporary unemployment. . . . In many cases, the discharged person with dependents [may have] wished to operate a farm, to take vocational training or to resume his education but found that the responsibility of caring for his dependents prevented him from doing so, and for this reason he was forced to seek work

The rights of discharged service women to out-of-work benefits are limited. They may not receive benefits in excess of their rate of pay at date of discharge. A married woman will receive no benefit if her husband is capable of supporting her and under legal obligation to do so.

A person receiving out-of-work benefits may be required to accept training or instruction to fit him for employment and is, of course, required to accept a suitable job when offered.

#### *Australia*

A Commonwealth Act to establish a National Welfare Fund was assented to in March 1943. This act provided, among other things, for unemployment or sickness benefits, but these programs are not yet in operation. Recent additions to the Australian Soldiers' Repatriation Regulations require placing discharged members of the armed forces in employment. Although there is no mention of unemployment insurance, provision is made for sustenance of ex-servicemen awaiting employment for a period not exceeding 3 months. The rates, inclusive of any war pension, are 42s. per week for a veteran, 18s. for a wife, and 7s. 6d. for each child, but not more than 22s. 6d. for all children in the family. A veteran in need of immediate assistance may, however, receive an additional amount not exceeding £5. £10 is allowed for tools of a trade or professional instruments, and an additional amount up to £40 may be borrowed for this purpose. Fares may be paid to the place of employment.<sup>6</sup>

#### *New Zealand*

Although New Zealand has a comprehensive unemployment insurance program, plans for rehabilitation of veterans have been made without reference to unemployment insurance. When a member of the forces returns from abroad, he cannot be discharged from the services until a war pension has been granted or he has found suitable employment, or until financial aid has been granted by the Social Security Department

(Continued on page 55)

almost immediately, and was unable to take advantage of the rehabilitation services offered by the Department of Pensions and National Health. . . . The Department of Pensions and National Health felt that it was preferable to give an ex-serviceman training if he needed it and to guide him into a permanent vocation than to have him forced by family responsibilities to take a temporary job in a war industry."

<sup>6</sup> First and Second Reports of the Committee of Senators and Members of the House of Representatives Appointed to Inquire Into and Report on the Australian Soldiers' Repatriation Act, p. 18.

# OLD-AGE AND SURVIVORS INSURANCE

## Operations Under the Social Security Act

### Monthly Benefits in Force and Payments Certified, November 1943

At the end of November, monthly benefits were in force for almost 870,900 beneficiaries at a monthly rate of nearly \$15.9 million, an increase of less than 2 percent over the number and amount in force at the end of October (table 1). During November monthly benefits were awarded to 20,850 persons while the entitlements of 6,100 beneficiaries were terminated.

The distribution by payment status of benefits in force at the end of November shows little change from that a month earlier; 15 percent of the total number of benefits in force were in conditional-payment status and less than half of 1 percent in deferred-payment status.

While primary and supplementary benefits continue to decrease as a proportion of the total number of benefits in force, this decline is so slow that the distribution by type of benefit shows little change from month to month. Primary benefits made up 43.1 percent of the

Table 2.—*Monthly benefits and lump-sum payments certified, by type of payment, November 1943 and cumulative, January–November 1943*

Type of payment	November 1943			Total amount certified January–November 1943	
	Number of beneficiaries <sup>1</sup>	Percentage distribution			
		Beneficiaries	Amount		
Monthly benefits <sup>2</sup>					
Primary	742,836	\$13,850,158	100.0	100.0	
Supplementary	305,834	7,205,249	41.2	52.7	
Wife's	100,102	1,270,801	13.5	9.2	
Child's	91,912	1,174,182	12.4	8.5	
8,190	96,709	1.1	.7	1,166,265	
Survivor's	336,900	5,284,018	45.3	38.1	
Widow's	44,650	923,487	6.0	6.6	
Widow's current	70,339	1,480,743	9.5	10.7	
Child's	218,044	2,825,026	29.3	20.4	
Parent's	3,867	54,762	.6	.4	
Lump-sum payments	4 10,242	1,442,258	—	16,361,679	
Under 1939 amendments	10,185	1,439,544	—	16,331,279	
Under 1935 act <sup>3</sup>	57	2,714	—	30,400	

<sup>1</sup> Differs from number in current-payment status, which takes account of changes in status effective after certification.

<sup>2</sup> Distribution by type estimated.

<sup>3</sup> Includes retroactive payments.

<sup>4</sup> Number of deceased workers on whose wages payments were based.

<sup>5</sup> Payable with respect to workers who died after December 1939, if no survivor could be entitled to monthly benefits for month in which worker died.

<sup>6</sup> Payable with respect to workers who died prior to January 1940.

Table 1.—*Monthly benefits in force<sup>1</sup> in each payment status<sup>2</sup> and actions effected during the month, by type of benefit, November 1943*

[Current month's data corrected to Dec. 11, 1943]

Status of benefit and action	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
In force as of Oct. 31, 1943	856,024	\$15,607,394	370,073	\$8,604,682	106,385	\$1,316,122	240,329	\$2,950,079	43,890	\$884,569	91,504	\$1,801,640	3,843	\$50,302
Current-payment status	721,027	13,028,659	297,573	6,959,941	89,419	1,115,450	218,914	2,691,918	43,230	870,497	68,105	1,341,279	3,786	49,574
Deferred-payment status	3,252	62,030	1,076	42,934	89,340	4,172	508	6,297	134	3,310	291	5,274	3	43
Conditional-payment status	131,745	2,516,705	70,524	1,601,807	16,626	196,500	20,907	251,864	526	10,762	23,108	455,087	54	685
Suspended	111,649	2,089,591	61,477	1,354,016	13,991	160,332	17,815	213,192	349	6,983	17,967	354,440	50	628
Frozen	20,096	427,114	9,047	247,791	2,635	36,168	3,092	38,672	177	3,779	5,141	100,647	4	57
Actions during November 1943:														
Benefits awarded	20,850	379,186	6,860	170,037	2,513	32,444	6,918	86,001	1,631	33,332	2,808	55,862	111	1,510
Entitlements terminated <sup>4</sup>	6,106	109,183	2,029	48,835	956	11,905	1,870	24,202	157	3,059	1,069	20,835	27	347
Net adjustments <sup>4</sup>	105	2,681	6	349	1	25	75	1,637	2	26	21	652	0	-8
In force as of Nov. 30, 1943:														
Current-payment status	870,871	15,880,078	374,919	\$8,726,233	107,943	1,336,686	245,452	3,013,515	45,366	\$914,868	93,264	1,837,319	3,927	51,457
Deferred-payment status	734,107	13,263,958	301,634	7,063,206	90,756	1,133,100	224,229	2,758,532	44,665	899,909	68,900	1,358,581	3,863	50,630
Conditional-payment status	3,194	60,596	1,959	42,295	369	4,461	445	5,339	133	3,333	284	5,114	4	54
Suspended	133,570	2,555,524	71,326	1,620,732	16,818	199,125	20,778	249,644	568	11,626	24,020	473,624	60	773
Frozen	113,292	2,125,208	62,327	1,374,135	14,178	162,889	17,659	210,620	385	7,738	18,688	369,120	55	607

<sup>1</sup> Represents total benefits awarded after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

<sup>2</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit. Benefit in deferred-payment status is one withheld entirely for a known period. Benefit in conditional-payment status is one withheld entirely for an indefinite

period; if previously in current or deferred-payment status, it is a suspended benefit; otherwise it is a frozen benefit.

<sup>3</sup> Benefits are terminated when a beneficiary dies or loses entitlement to benefits for the reasons specified in 1939 amendments, see 202.

<sup>4</sup> Adjustments result from operation of maximum and minimum provisions of 1939 amendments, sec 203(a) and (b) and from other administrative actions.

total in force at the end of November as compared with 43.6 percent 3 months earlier.

Almost \$13.9 million was certified for monthly benefit payments to 742,800 beneficiaries (table 2). Lump-sum payments based on the wages of 10,200 deceased workers amounted to more than \$1.4 million. For the first 11 months of 1943, certifications of lump-sum payments under the 1939 amendments totaled \$16.3 million, almost \$1.4 million more than the amount certified during the entire preceding year.

#### *Applicants for Account Numbers, July-September 1943*

Establishment of 2.1 million new employee accounts in the third quarter of 1943 increased to 74.5 million the total number established by the end of September 1943. The number of living social security account holders is estimated at 68.1 million, nearly 65 percent of the total population aged 14 and over (table 3).

The volume of accounts established in July-September was 8.2 percent less than that in the corresponding quarter of 1942, but within 1 percent of the number in July-September 1941. As compared with the second quarter of 1943, the third quarter showed a contraseasonal decline of 1 percent, primarily the result of a decrease in the number of female applicants. The 1.2 million accounts established for female applicants, on the other hand, exceeded that in any third quarter since the initial registration period.

The number of male applicants rose somewhat from the second to the third quarter because the number of Negro men who applied increased 31 percent to 114,000. At the same time, a 12-percent increase in the number of Negro women

**Table 3.—Number of applicants for account numbers, by year, 1940-42, and first, second, and third quarters 1943, and estimated number of account-number holders at end of each period<sup>1</sup>**

Period	Applicants for account numbers		Estimated number of account-number holders 14 years and over as of end of period <sup>2</sup>		
	Total during period	Cumulative total as of end of period	Number	Percent of estimated total population 14 years and over <sup>3</sup>	
				Total	Male
1940	5,226,668	54,225,407	49,900,000	48.7	66.6
1941	6,677,584	60,902,991	56,000,000	54.0	72.0
1942	7,637,416	68,540,407	63,000,000	60.2	77.4
January-March 1943	1,705,041	70,245,448	64,500,000	61.6	78.3
April-June 1943	2,116,153	72,361,601	66,400,000	63.2	79.4
July-September 1943	2,093,416	74,455,017	68,100,000	64.6	80.3
					48.9

<sup>1</sup> These figures differ slightly from those presented prior to the October 1943 issue because of revisions made on the basis of data on multiple accounts obtained from a sample study of accounts established through the end of 1940.

<sup>2</sup> Estimated by adjusting the cumulative total of accounts established for duplications as well as for deaths; includes Alaska and Hawaii.

<sup>3</sup> Population 14 years of age and over estimated by U. S. Bureau of the Census; includes Alaska and Hawaii.

applicants gave a further indication of the continued transfer of workers to covered industries from domestic service and other noncovered pursuits; the 212,000 applications from Negro women and girls accounted for 17 percent of all female applicants in the quarter. The total number of Negro applicants—326,000—constituted the largest number in any quarter since the period of initial registration and represented a 5.7-percent increase over July-September 1942. Accounts established for white applicants declined 1.5 percent for males and 5.6 percent for females.

The largest proportion of applications continued to come from the usual labor-reserve groups. Boys under 20, women of all ages, and men 60 and over, together represented 90 percent of all applicants in July-September 1943, as compared

**Table 4.—Distribution of account-number applicants under 20 years of age, by sex and age, July-September 1943 and 1942**

Age	Total		Percentage change	Male		Female		Percentage change	
	July-September			July-September	Percentage change	July-September	July-September		
	1943	1942		1943	1942	1943	1942		
Under 20, total	1,140,913	1,189,222	-4.1	587,352	683,912	-14.1	553,561	505,310	
Under 18, total	937,155	829,330	+13.0	530,974	524,729	+1.2	406,181	304,601	
Under 14	86,948	36,849	+136.0	70,990	33,301	+113.2	15,958	3,548	
14	141,121	72,949	+93.5	95,808	59,307	+61.5	45,313	13,642	
15	215,932	152,350	+41.7	128,336	110,363	+16.3	87,596	41,987	
16	296,512	297,557	-4	147,984	178,265	-17.0	148,528	119,292	
17	196,642	260,625	-27.1	87,856	143,493	-38.8	108,786	126,132	
18	135,450	240,872	-43.8	41,147	109,115	-62.3	94,303	131,757	
19	68,308	119,020	-42.6	15,231	50,068	-69.6	53,077	68,952	

**Table 5.—Distribution of applicants for account numbers by sex, race, and age group, July-September 1943<sup>1</sup>**

Age group	Total			Male			Female		
	Total	White <sup>2</sup>	Negro	Total	White <sup>2</sup>	Negro	Total	White <sup>2</sup>	Negro
Total	2,093,416	1,767,724	325,692	847,226	733,283	113,943	1,246,190	1,034,441	211,749
Under 15	228,060	200,348	27,721	166,798	145,620	21,178	61,271	54,728	6,543
15-19	912,844	786,089	126,755	420,554	364,714	55,840	492,290	421,375	70,915
20-24	157,630	110,136	47,394	30,139	22,291	7,848	127,391	87,845	39,546
25-29	113,537	81,474	32,063	19,707	14,871	4,836	93,830	66,603	27,227
30-34	116,783	91,070	25,713	22,128	18,069	4,059	94,655	73,001	21,654
35-39	120,174	98,804	21,370	26,341	22,438	3,903	93,833	76,366	17,467
40-44	108,254	92,411	15,843	27,712	24,093	3,619	80,542	68,318	12,224
45-49	99,210	88,192	11,018	28,003	24,635	3,368	71,207	63,557	7,650
50-54	80,868	73,946	6,922	25,894	23,132	2,762	54,974	50,814	4,160
55-59	63,573	58,951	4,622	23,879	21,673	2,206	39,694	37,278	2,416
60-64	43,485	40,559	2,826	20,725	19,075	1,650	22,760	21,584	1,176
65-69	27,539	25,572	1,967	17,635	16,184	1,451	9,904	9,388	516
70 and over	21,163	19,933	1,230	17,456	16,395	1,061	3,707	3,538	169
Unknown	387	130	248	255	93	162	132	46	86

<sup>1</sup> Excludes 5,257 applicants whose sex and/or race is unknown. Also excluded from the data are about 46,000 applications received from War Department civilian employees; account-number data in the period January-June 1943 excluded about 67,000 applications from these persons.

<sup>2</sup> Represents all races other than Negro.

with 84 and 77 percent in the third quarters of 1942 and 1941, respectively. In both the second and third quarters of 1943 the number of male applicants under 20 years of age was smaller than in the corresponding quarter of 1942. Presumably, this decrease was caused by continued induction of young men into the armed forces as well as by the depletion of the reserve of young men without account numbers. The reduced rate at which women are being drawn into covered industry is apparent from the increase of less than 8 percent in the number of female applicants from the third quarter of 1942 to the third quarter of 1943, as compared with increases of 26 percent

between corresponding periods of 1941 and 1942 and of 48 percent in 1940-41.

Accounts were established in July-September 1943 for 92,000 persons aged 60 years and over, or almost 10 percent more than in the third quarter of 1942. Improvement in employment opportunities for elderly women willing and able to enter the labor market is indicated by the fact that the number of applications for account numbers from women 60 years of age and over was almost double the number received in the third quarter of 1942. On the other hand, the number of male applicants in those ages decreased 14 percent.

## Operations Under the Railroad Retirement Act\*

Net benefit payments certified to the Treasury in November dropped slightly to \$11.2 million. Employee-annuity payments were higher than in October, but decreases in pensions, survivor annuities, and lump-sum death benefits more than offset the increase. Monthly fluctuations, however, are due to a combination of chance factors and do not necessarily indicate a change in the trend of operations. Compared with the first 5 months of 1942-43, payments in the current fiscal year through November were 4 percent higher; employee annuities increased by 5 percent and survivor annuities by 9 percent, while lump-sum death benefits rose 25 percent; death-benefit annuities fell off 7 percent and pensions 12 percent.

\*Prepared by the Office of Director of Research, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

Of the November payments, \$9.0 million represented the total monthly amount of the 135,000 employee annuities in force at the end of the month. The number of annuities in force has been rising steadily. In the first 5 months of 1943-44, the annuity rolls increased by an average of 745 a month, as compared with 539 for the corresponding period a year ago. The increase in any month, except for minor adjustments, equals the excess of new certifications over terminations by death. This year's rise was due to a 20-percent increase in the number of certifications, and only a 10-percent increase in terminations.

The pension rolls have declined steadily; only 1 new case was added in the first 5 months of this fiscal year and 2 in all of 1942-43. In July-November 1943, an average of 243 pensions a

**Table 1.—Railroad retirement: Annuities and pensions in force and net benefit payments certified to the Secretary of the Treasury, by class of benefit, November 1943<sup>1</sup>**

Period and action	Total		Employee annuities		Pensions to former carrier pensioners		Survivor annuities		Death-benefit annuities <sup>2</sup>	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
In force as of Oct. 31, 1943.....	162,232	\$10,441,655	134,804	\$8,930,704	23,319	\$1,377,899	3,509	\$111,790	600	\$21,262
During November 1943:										
Initial certifications.....	1,715	112,459	1,615	109,075	0	0	30	1,020	70	2,362
Terminations by death (deduct).....	1,255	70,683	904	60,620	264	16,161	15	479	72	2,422
In force as of Nov. 30, 1943.....	162,670	10,474,905	135,497	8,979,914	23,053	1,361,574	3,522	112,213	598	21,202
Total payments (net).....		\$11,193,795		9,264,852		1,349,679		114,037		28,322

<sup>1</sup> For definitions of classes of benefit, see the *Bulletin*, October 1942, p. 25. Data for initial certifications are for period in which payment was certified, not for period in which it began to accrue. Data for terminations by death are for period in which notice of death was received, not for period in which beneficiary died. In-force data represent certifications less terminations by death; they are adjusted for recertifications, reinstatements, and terminations for reasons other than death (suspension, return to service, recovery from disability, commutation to lump-sum payment). Certifications are

reported on an accounting-month basis ended on approximately the 20th, terminations are reported through the 10th, and total payments are on calendar-month basis. Cents omitted.

<sup>2</sup> In a few cases, payments are made to more than 1 survivor on account of death of 1 individual; such payments are counted as single items. Terminations include those by death and by expiration of 12-month period for which death-benefit annuities are payable; nearly all terminations are of latter type.

<sup>3</sup> Includes \$436,904 for lump-sum death benefits.

month was terminated by death, compared with 265 in the same period a year ago. By the end of November, the pension rolls had been reduced to 23,100, and the monthly amount payable, to \$1.4 million.

The survivor-annuity rolls are growing slowly. In the first 5 months of the current fiscal year, an average of 34 cases a month was certified and 11

terminated by death, bringing the number in force at the end of November to 3,522 and the monthly amount payable to \$112,000. The number of death-benefit annuities in force has remained at a fairly constant level; at the end of November there were 598 at a monthly amount of \$21,200. The 1,167 lump-sum death benefits certified during the month averaged \$369.88.

(Continued from page 51)

to carry him along until he has reestablished himself.<sup>7</sup> Demobilization plans emphasize training, reemployment, and loans. Servicemen are granted leave on full military pay for 28 days, free railway transportation, and civilian clothing allowances. Those in need of medical attention receive medical care and temporary or permanent disability pensions.

Employers are obliged to reinstate pre-war employees in their former occupations or in other jobs, and to employ them under conditions no less favorable than those which would have obtained if they had remained in continuous employment. Reinstated ex-servicemen are to receive any wage increases they would have received if they had remained with the employer. They may not be dismissed within 6 months after reemployment.

Government departments, such as Railways, Post and Telegraph, Public Works and Public Service, have submitted to the Rehabilitation

Board detailed plans to absorb large numbers of ex-servicemen. At least half the men will find immediate employment on national development projects, such as hydro-electrical power schemes, irrigation, and flood control. These projects are linked with the expansion of production of consumer goods and services, and are not in the nature of unemployment relief jobs.

Returned servicemen who cannot be placed immediately in suitable employment receive rehabilitation allowances for as many as 13 weeks. The rates run from £3 10s a week for a single man to £6 a week for a married man with a wife and five or more children. Additional financial assistance is given in the form of loans, such as interest-free loans not exceeding £50 for tools and equipment, low interest loans up to £500 for purchase of stock-in-trade, plant, and working capital for the establishment of business, up to £3,500 for the purchase of farms, and a maximum of £1,500 to build or acquire a house.<sup>8</sup>

<sup>7</sup> New Zealand at War distributed by the New Zealand Legation, Washington, D. C., pp. 35-36. "Rehabilitation: Outline of New Zealand's System," New Zealand Legation, Washington, D. C., 1943, 8 pp. mimeo.

<sup>8</sup> Nash, Walter, *New Zealand: A Working Democracy*, New York, 1943, p. 254.

## SOCIAL AND ECONOMIC DATA

### *Social Security and Other Income Payments to Individuals*

Income payments to individuals in November totaled \$12.4 billion, 1.6 percent more than in October and 17.0 percent above the amount in November 1942 (table 1). Compensation of employees increased 1.5 percent from October and entrepreneurial income, dividends and interest, and relief payments rose 1.3 percent, while social insurance and related payments remained unchanged.

Wages paid in Government, including military pay rolls, and in industries covered by the old-age and survivors insurance program were 1-2 percent above October levels; wages paid in other industries decreased or showed gains of less than 1 percent.

Entrepreneurial income amounting to \$2.3 billion was 10 percent above the level of November

1942 as a result of considerably higher farm income while dividends and interest, reflecting the increase in company earnings, showed a gain of 13 percent.

The continued rise in old-age assistance and an upturn in general assistance caused an increase in direct relief payments over the October level although the November total was 6 percent below payments a year earlier.

Military allowances increased 16 percent in November, as higher rates became effective and more dependents began to receive payments.

Social insurance and related payments, amounting to \$142 million, showed no change from October but were 4.4 percent above November 1942 levels. During the past 3 months the level has been constant because increases in retirement, disability, and survivor payments and in work-

**Table 1.—Income payments to individuals, by specified period, 1936-43<sup>1</sup>**  
[In millions; data corrected to Jan. 6, 1944]

Calendar year and month	Total <sup>2</sup>	Compensation of employees <sup>3</sup>	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid		Social insurance and related payments <sup>4</sup>	Military allowances <sup>5</sup>
					Work relief <sup>6</sup>	Direct relief <sup>7</sup>		
1936	\$68,024	\$40,027	\$13,003	\$9,785	\$2,155	\$672	\$955	
1937	72,365	44,689	14,162	9,891	1,639	836	1,020	
1938	66,135	40,845	12,369	8,233	2,094	1,008	1,529	
1939	70,829	43,906	13,441	8,891	1,870	1,071	1,616	
1940	76,472	48,309	14,454	9,175	1,577	1,098	1,801	
1941	92,229	60,356	18,139	9,653	1,213	1,112	1,737	
1942	115,506	79,427	23,145	9,331	586	1,061	1,823	\$122
1942								
November	10,600	7,417	2,125	778	24	84	136	35
December	10,841	7,600	2,170	784	23	84	137	42
1943								
January	11,013	7,773	2,151	791	10	83	139	56
February	11,236	7,913	2,231	799	15	81	139	58
March	11,448	8,007	2,340	806	11	78	141	64
April	11,614	8,140	2,364	813	7	77	138	75
May	11,680	8,220	2,348	820	4	76	138	74
June	11,826	8,357	2,341	828	2	77	140	80
July	11,930	8,457	2,334	837	0	78	140	83
August	12,066	8,524	2,388	847	0	77	140	89
September	12,067	8,612	2,280	859	0	78	142	95
October	12,207	8,707	2,309	870	0	78	142	100
November	12,397	8,839	2,339	881	0	79	142	116

<sup>1</sup> Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

<sup>2</sup> Includes veterans' bonus; for totals for years 1936-42 see October 1943 *Bulletin*; November payment is \$1 million.

<sup>3</sup> Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions and payments to the armed forces.

<sup>4</sup> Earnings of persons employed by NYA, WPA, and CCC. Excludes earnings of persons employed on other Federal agency projects financed from emergency funds; such earnings are included in compensation of employees.

<sup>5</sup> Payments to recipients under 3 special public assistance programs and general assistance, value of food stamps issued by Food Distribution Admin-

istration under food stamp plan, and subsistence payments certified by Farm Security Administration.

<sup>6</sup> Payments under programs of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, veterans' pensions, workers' compensation, State unemployment compensation, and railroad unemployment insurance.

<sup>7</sup> Government portion of payments to dependents of members of the armed forces; portion deducted from military pay included under compensation of employees as part of military pay rolls.

Source: U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce.

men's compensation have offset the drop in unemployment insurance.

Payments under the selected social insurance and related programs shown in table 2 amounted to \$76.2 million in November, slightly more than in October but 3.3 percent less than in November of the preceding year, when 1942 payments were at their lowest.

The \$3.6 million expended under the State unemployment compensation laws and the Railroad Unemployment Insurance Act was 70 percent below the total in November 1942. Retirement, disability, and survivor payments rose 8 percent in the same period to \$71.7 million.

#### Monthly retirement and disability payments

**Table 2.—Payments under selected social insurance and related programs, by specified period, 1936-43<sup>1</sup>**

[In thousands; data corrected to Jan. 4, 1944]

Calendar year and month	Total	Retirement, disability, and survivor payments										Unemployment insurance payments							
		Monthly retirement and disability payments <sup>2</sup>					Survivor payments												
		Total	Social Security Act <sup>3</sup>	Railroad Retirement Act <sup>4</sup>	Civil Service Commission <sup>5</sup>	Veterans Administration <sup>6</sup>	Monthly		Lump-sum			Refunds to employees leaving Federal civil service <sup>7</sup>	State unemployment compensation laws <sup>8</sup>	Railroad Unemployment Insurance Act <sup>12</sup>					
							Social Security Act <sup>9</sup>	Railroad Retirement Act <sup>4</sup>	Veterans Administration <sup>10</sup>	Social Security Act <sup>9</sup>	Railroad Retirement Act <sup>4</sup>	Civil Service Commission <sup>5</sup>	Veterans Administration <sup>10</sup>						
1936	\$461,700	\$458,765	-----	\$683	\$51,630	\$299,001	-----	-----	\$2	\$99,992	-----	-----	\$4,062	\$3,395	\$2,864	\$131	\$131	-----	
1937	505,143	499,532	-----	40,001	53,694	299,660	-----	444	96,370	\$1,278	-----	4,401	3,684	3,479	2,132	2,132	2,132	2,132	
1938	972,926	575,814	-----	96,766	56,116	301,277	-----	1,385	101,492	10,478	-----	2,921	4,004	3,405	3,326	393,786	393,786	35,767	
1939	1,046,006	608,095	-----	107,282	58,331	307,512	-----	1,451	109,192	13,896	-----	1,926	4,952	3,553	2,846	435,065	429,298	35,767	
1940	1,191,908	654,042	\$21,075	114,166	62,019	317,819	\$7,784	1,744	166,666	11,736	2,497	5,810	3,960	3,277	534,889	518,700	15,583	14,535	
1941	1,090,102	726,631	55,141	119,913	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352	4,615	358,856	344,321	15,583	14,535	
1942	1,137,074	780,364	80,304	122,806	68,115	325,265	41,702	1,603	111,193	15,034	4,114	6,108	4,120	6,337	350,353	344,084	6,269	6,269	
1942	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
November	78,801	66,425	7,191	10,326	5,820	27,350	3,921	135	9,372	1,104	344	553	309	645	11,731	11,574	157	157	
December	79,567	67,333	7,338	10,402	5,858	27,493	4,082	137	9,432	1,362	413	489	327	521	11,713	11,558	155	155	
1943	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
January	80,392	67,307	7,464	10,302	5,913	27,310	4,171	135	9,423	1,395	313	538	343	701	12,384	12,182	202	202	
February	79,208	67,762	7,623	10,364	5,941	27,293	4,308	138	9,332	1,453	421	547	342	408	11,038	10,876	160	160	
March	80,532	68,776	7,781	10,386	5,968	27,416	4,492	140	9,445	1,672	414	627	435	870	10,886	10,744	160	160	
April	77,138	68,882	8,787	10,106	5,985	27,410	4,615	128	9,530	1,635	517	668	417	781	7,475	7,369	106	106	
May	76,515	69,171	7,970	10,114	6,022	27,449	4,735	128	9,549	1,665	565	601	367	907	6,437	6,383	54	54	
June	75,849	69,287	8,004	10,432	6,067	27,456	4,770	143	9,480	1,399	513	629	395	571	5,991	5,950	41	41	
July	76,115	69,703	8,193	10,447	6,087	27,820	4,824	143	9,309	1,418	517	578	367	817	5,595	5,564	31	31	
August	75,629	69,509	8,262	10,565	6,095	27,307	4,912	148	9,427	1,416	470	505	342	886	5,234	5,191	43	43	
September	76,511	70,490	8,358	10,602	6,180	27,393	5,056	142	9,845	1,434	483	644	12 <sup>13</sup> 353	1,544	4,477	4,433	44	44	
October	75,924	71,377	8,471	10,609	6,195	27,709	5,174	146	10,207	1,433	465	625	12 <sup>13</sup> 343	957	3,590	3,546	44	44	
November	76,236	71,739	8,566	10,615	6,228	27,980	5,284	142 <sup>13</sup> 274	1,442	437	419	12 <sup>13</sup> 343	915	3,582	3,540	42	42		

<sup>1</sup> Data represent payments to individuals and exclude cost of administration. Payments under Social Security and Railroad Retirement Acts (including retroactive paymens) and payments under Railroad Unemployment Insurance Act are amounts certified; payments under Civil Service Commission and Veterans Administration are disbursements minus cancellations; State unemployment insurance payments are checks issued by State agencies.

<sup>2</sup> Old-age retirement benefits under all acts, disability retirement benefits under Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

<sup>3</sup> Represents primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

<sup>4</sup> Amounts certified, minus cancellations. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

<sup>5</sup> Represents principally payments from civil-service retirement and disability fund but includes also payments from Canal Zone retirement and disability fund and Alaska Railroad retirement and disability fund administered

were slightly larger than in October under each of the four programs. Payments of \$8.6 million to retired and disabled beneficiaries under the Social Security Act were 19 percent more than in November 1942, while the more mature programs gained at a less rapid rate.

Total monthly survivor payments under all programs were 17 percent higher than a year ago. Total lump-sum payments to survivors decreased 8 percent from October to November but were 14 percent larger than in November 1942. Monthly survivor payments of \$5.3 million under the social security program were 35 percent higher than in November of last year. Lump-sum payments to survivors under this program amounted

to \$1.2 million, 14 percent more than in November 1942.

Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Represents widow's, widow's current, parent's, and child's benefits. Partly estimated.

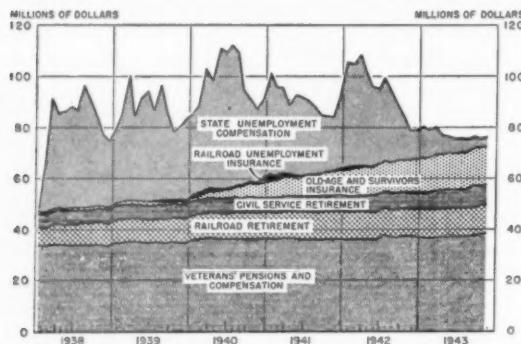
<sup>8</sup> Payments for burial of deceased veterans.

<sup>11</sup> Annual figures adjusted for voided benefit checks; monthly figures unadjusted.

<sup>12</sup> 1942 annual figures adjusted for underpayments and recoveries of overpayments; monthly figures unadjusted.

<sup>13</sup> Preliminary estimate.

**Chart 1.—Payments under selected social insurance and related programs, January 1938—November 1943**



to \$1.4 million, 31 percent more than in 1942.

Aggregate monthly retirement, disability, and

survivor payments were distributed among slightly more than 1.9 million beneficiaries. Almost 16,000 individuals received lump-sum payments. The 742,800 monthly beneficiaries under the social security program represent about 464,000 families. The number of beneficiaries receiving monthly retirement or survivor payments under the railroad and civil-service retirement programs—239,300—closely approximate the number of families which received benefits, inasmuch as these programs do not provide supplementary benefits for wives and children of retired workers. The 960,600 monthly beneficiaries under the Veterans Administration program represent approximately 856,500 families. Unemployment insurance benefits were paid to approximately 57,100 individuals.

**Table 3.—Individuals receiving payments under selected social insurance and related programs, by month, November 1942—November 1943**

[In thousands; data corrected to Jan. 4, 1944]

Year and month	Retirement, disability, and survivor beneficiaries										Unemployment insurance beneficiaries		
	Monthly retirement and disability beneficiaries				Survivor beneficiaries								
	Social Security Act <sup>1</sup>	Railroad Retirement Act <sup>2</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Social Security Act <sup>5</sup>	Railroad Retirement Act <sup>6</sup>	Veterans Administration <sup>7</sup>	Social Security Act	Railroad Retirement Act	Civil Service Commission	Veterans Administration		
1942													
November	346.6	154.7	72.2	624.0	247.8	3.8	316.1	7.9	1.0	0.7	3.2	8.9	221.5
December	351.8	154.9	72.7	624.1	255.1	3.8	315.9	9.7	1.2	.6	3.3	7.3	192.6
1943													
January	358.4	154.9	72.8	622.8	262.3	3.8	311.5	9.8	1.0	.7	3.7	10.0	226.8
February	364.6	155.4	73.4	622.0	269.7	3.9	311.2	10.2	1.3	.7	3.7	9.3	208.6
March	369.9	155.4	73.7	621.0	279.2	3.9	311.9	11.9	1.2	.8	4.4	14.8	181.5
April	375.1	155.6	74.0	620.8	288.2	3.9	312.2	11.8	1.4	1.0	4.1	13.1	131.2
May	380.6	155.6	74.4	621.9	297.2	3.9	313.4	11.9	1.6	.9	3.8	13.0	119.5
June	383.9	156.0	74.8	623.0	302.9	4.0	314.8	10.0	1.4	.9	3.8	12.2	100.3
July	390.7	156.3	74.7	624.8	307.0	4.0	313.1	10.2	1.4	.9	3.7	20.9	90.6
August	393.9	157.1	75.1	627.0	312.4	4.1	313.9	10.2	1.3	.8	3.2	22.3	88.8
September	397.3	157.7	75.5	629.1	321.5	4.1	315.6	10.2	1.3	1.0	3.5	27.5	74.5
October	401.3	158.1	76.0	633.7	320.5	4.1	318.4	10.1	1.2	1.3	3.4	17.3	60.7
November	405.9	158.6	76.6	640.1	336.9	4.1	320.5	10.2	1.2	.8	3.4	18.4	56.4

<sup>1</sup> Primary beneficiaries and their wives and children for whom benefits were certified.

<sup>2</sup> Annuitants and pensioners on roll as of 20th of month; includes disability annuitants.

<sup>3</sup> See table 2, footnote 5. Includes persons receiving survivor benefits under joint and survivor elections. Figures not adjusted for suspension of annuities of persons reemployed under National Defense Acts of June 28, 1940, and Jan. 24, 1942.

<sup>4</sup> Veterans receiving pensions and compensation.

<sup>5</sup> Widows, parents, and children for whom benefits were certified.

<sup>6</sup> Widows receiving survivor benefits under joint and survivor elections and next of kin receiving death-benefit annuities for 12 months; number on roll as of 20th of month. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1.

<sup>7</sup> Widows, parents, and children of deceased veterans on whose account payments were made during month.

<sup>8</sup> For Social Security Act, deceased wage earners whose survivors received payments under either the 1935 or 1939 act; for Railroad Retirement Act, deceased wage earners whose survivors received payments certified in month ended on 20th calendar day; for Civil Service Commission, employees who died before retirement age and annuitants with unexpired balances whose survivors received payments; for Veterans Administration, survivors or other persons entitled to reimbursement for expenditures in connection with burial of deceased veterans.

<sup>9</sup> See table 2, footnote 5, for programs covered.

<sup>10</sup> Represents average weekly number of benefit recipients.

<sup>11</sup> Represents average number of persons receiving benefits for unemployment in a 14-day registration period.

# Financial and Economic Data

## Receipts

Federal social security tax receipts in November—\$284 million—were 4 percent less than in August, the second month of the preceding quarter, but accounted for 12 percent of total Federal receipts as compared with 10 percent in August.

Receipts of \$274 million in November raised

Federal insurance contributions in the first 2 months of the quarter to \$315 million. This total indicates a decline of about 4.5 percent for the entire quarter as compared with July–September collections. Since the Bureau of Labor Statistics unadjusted index of weekly wages in all manufacturing industries rose from an average of 313.4

**Table 1.—Social security and total Federal receipts, expenditures, and public debt, by specified period, 1936–43**

[In millions]

Period	General and special accounts												Public debt						
	Receipts of Federal Government				Expenditures <sup>a</sup> of Federal Government								Trust accounts etc., <sup>b</sup> excess receipts (+) or expenditures (-)	Change in general fund balance	Total	Old-age and survivors insurance trust fund	Unemployment trust fund	Railroad retirement account	All other
	Total	Social security taxes <sup>c</sup>	Railroad retirement and unemployment taxes <sup>d</sup>	All other	Total	Under the Social Security Act	Net appropriations and transfers to old-age and survivors insurance trust fund	Under the Railroad Retirement Board	Administrative expenses	Transfers to railroad retirement account	All other	Administrative expenses	Transfers to railroad retirement account	All other					
1936–37	\$5,294	\$252	(7)	\$5,042	\$8,442	\$183	\$265	\$1	—	\$7,993	—\$3,149	+\$374	—\$128	\$36,425	\$267	\$312	\$35,846		
1937–38	6,242	604	150	5,488	7,626	291	387	3	—	6,799	—1,384	+306	—338	37,165	662	872	666		
1938–39	5,669	631	109	4,928	9,210	342	503	3	107	8,255	—3,542	+890	+622	40,440	1,177	1,267	67		
1939–40	5,925	712	126	5,067	9,537	379	530	8	121	8,490	—3,612	+137	—947	42,968	1,738	1,710	79		
1940–41	8,269	788	144	7,337	13,372	447	661	7	124	12,133	—5,103	—148	+742	48,961	2,381	2,273	74		
1941–42	13,668	1,016	178	12,474	33,265	501	869	10	141	31,744	—19,593	—3,506	+358	72,422	3,202	3,139	92		
1942–43	23,385	1,289	219	21,877	79,282	504	1,103	8	215	77,452	—55,897	—1,861	+6,515	136,696	4,237	4,867	178		
Fiscal year:																			
1936–37	5,294	\$252	(7)	\$5,042	\$8,442	\$183	\$265	\$1	—	\$7,993	—\$3,149	+\$374	—\$128	\$36,425	\$267	\$312	\$35,846		
1937–38	6,242	604	150	5,488	7,626	291	387	3	—	6,799	—1,384	+306	—338	37,165	662	872	666		
1938–39	5,669	631	109	4,928	9,210	342	503	3	107	8,255	—3,542	+890	+622	40,440	1,177	1,267	67		
1939–40	5,925	712	126	5,067	9,537	379	530	8	121	8,490	—3,612	+137	—947	42,968	1,738	1,710	79		
1940–41	8,269	788	144	7,337	13,372	447	661	7	124	12,133	—5,103	—148	+742	48,961	2,381	2,273	74		
1941–42	13,668	1,016	178	12,474	33,265	501	869	10	141	31,744	—19,593	—3,506	+358	72,422	3,202	3,139	92		
1942–43	23,385	1,289	219	21,877	79,282	504	1,103	8	215	77,452	—55,897	—1,861	+6,515	136,696	4,237	4,867	178		
5 months ended:																			
November 1941	3,364	441	46	2,877	9,352	231	411	4	78	8,628	—5,988	—404	—314	55,040	2,536	2,706	102		
November 1942	5,596	563	61	4,972	29,134	243	528	4	146	28,213	—23,538	—64	+91	96,116	3,393	3,588	185		
November 1943	14,940	674	75	14,191	38,194	240	635	2	194	37,123	—23,254	—756	+5,452	166,158	4,499	5,056	321		
1942																			
November	830	240	8	582	6,591	39	229	1	—	6,322	—5,761	+736	—1,814	96,116	3,393	3,588	185		
December	2,702	4	45	2,653	6,501	32	1	1	—	6,465	—3,799	—794	+7,461	108,170	3,655	3,687	174		
1943																			
January	824	51	1	772	6,408	56	35	1	34	6,282	—5,584	—135	—2,819	111,069	3,645	3,717	197		
February	1,190	336	8	846	6,354	25	235	1	6,093	—5,164	—122	—2,331	114,024	3,632	3,970	187			
March	5,207	6	44	5,157	7,355	37	1	1	7,316	—2,147	—549	—1,213	115,507	3,893	3,992	176			
April	1,555	47	3	1,505	7,507	59	41	1	35	7,371	—5,952	+48	+8,438	129,849	3,880	4,018	200		
May	1,742	278	6	1,490	7,697	37	262	(7)	7,398	—5,955	—39	+70	135,913	3,880	4,285	180			
June	4,569	6	51	4,512	8,327	15	(7)	1	8,311	—3,758	—206	—3,180	136,696	4,237	4,367	178			
July	2,048	47	1	2,000	7,153	58	41	(7)	161	6,893	—5,105	—635	—912	141,524	4,224	4,405	332		
August	3,005	295	15	2,696	7,901	52	284	(7)	7,565	—4,896	—131	—2,231	144,059	4,224	4,708	321			
September	5,448	4	49	5,395	7,535	32	(7)	(7)	7,503	—2,087	—410	+11,794	158,349	4,499	4,740	310			
October	2,069	45	1	2,023	7,495	57	39	(7)	34	7,385	—5,426	—132	+1,139	165,047	4,499	4,768	332		
November	2,370	284	8	2,078	8,110	40	271	(7)	7,799	—5,740	+290	—4,338	166,158	4,499	5,056	321			

<sup>a</sup> Beginning July 1940, Treasury reports of net receipts and expenditures of general and special accounts exclude appropriations to old-age and survivors insurance trust fund minus reimbursements to Treasury for administrative expenses; such net appropriations are included in this table for comparison with previous periods.

<sup>b</sup> Represents collections under Federal Insurance Contributions Act and Federal Unemployment Tax Act.

<sup>c</sup> Represents total collections under Carriers Taxing Act and 10 percent of collections under Railroad Unemployment Insurance Act (see table 2, footnote 5).

<sup>d</sup> Checks cashed and returned to Treasury. Excludes public-debt retirement.

<sup>e</sup> Includes administrative expenses under Wagner-Peyser Act for employ-

ment service administration, July 1940–December 1941, but excludes grants to States under that act; the latter are included in "all other." From Jan. 1 through Nov. 30, 1942, includes Federal expenditures for operation of employment services in the States. Excludes administrative expenses incurred by Treasury prior to July 1940 in administration of title II of Social Security Act and Federal Insurance Contributions Act. Also excludes funds for disease and sanitation investigations of Public Health Service.

<sup>f</sup> Includes all trust accounts, increment resulting from reduction in weight of gold dollar, expenditures chargeable against increment on gold (other than refinement of national bank notes), and receipts from seigniorage.

<sup>g</sup> Less than \$500,000.

Source: *Daily Statement of the U. S. Treasury*.

for the second quarter to 322.0 for the third quarter, the decrease in collections apparently was not due to a decline in pay rolls in covered employment. Presumably it was due to the rising trend in annual earnings, which brought the 1943 wages of many workers above \$3,000 by the end of the third quarter. This is the first time that the \$3,000 limit on annual wages taxable under old-age and survivors insurance has actually caused a decline in contributions payable with respect to employment in the third quarter of the year.

Although the limitation has previously affected the amount of contributions paid with respect to

**Table 2.—Social insurance taxes under selected programs, by specified period, 1936-43**

[In thousands]

Period	Old-age and survivors insurance		Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Taxes on carriers and their employees <sup>2</sup>	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Cumulative through November 1943	\$5,208,829	\$968,068	\$6,572,973	\$758,078	\$333,901
Fiscal year:					
1936-37	194,346	345	(1)	57,751	-----
1937-38	514,406	150,132	(1)	90,104	-----
1938-39	530,358	109,257	803,007	100,869	-----
1939-40	604,694	120,967	853,955	107,523	49,167
1940-41	690,555	136,942	888,450	97,677	68,162
1941-42	895,619	170,012	1,093,901	119,944	84,738
1942-43	1,130,495	208,795	1,215,201	158,361	102,710
5 months ended:					
November 1941	421,838	43,880	528,723	19,597	10,751
November 1942	539,516	58,233	571,576	23,455	25,180
November 1943	648,356	71,619	681,995	25,850	29,125
1942					
November	231,075	8,183	153,166	8,689	940
December	3,517	42,848	12,249	950	24,566
1943					
January	37,117	1,075	128,366	13,606	64
February	206,743	7,387	173,586	99,042	1,271
March	2,858	41,766	4,485	3,243	25,201
April	45,407	2,971	147,548	3,260	94
May	204,568	5,897	168,030	11,653	470
June	2,766	48,618	8,585	3,121	25,864
July	45,584	1,119	146,939	3,226	69
August	286,625	15,027	197,513	8,051	1,316
September	3,018	46,175	4,787	1,063	24,863
October	41,542	1,091	136,021	3,031	1,353
November	273,587	8,206	196,735	10,478	1,523

<sup>1</sup> Tax effective Jan. 1, 1937, payable by employers and employees.

<sup>2</sup> Federal tax effective Mar. 1, 1936, payable by carriers and employees.

<sup>3</sup> Represents contributions plus penalties and interest collected from employers and contributions from employees, deposited in State clearing accounts. Data include contributions based on wages from railroad industry prior to July 1, 1939. Data reported by State agencies, corrected to Dec. 28, 1943.

<sup>4</sup> Tax effective Jan. 1, 1936, payable by employers only. Amounts paid into State unemployment funds not included.

<sup>5</sup> Tax effective July 1, 1939, payable by employers only. Amounts differ from figures in table, which represent only the 10 percent deposited in general and special accounts of Treasury.

<sup>6</sup> Includes \$40,561,586 subsequently refunded to States which did not collect taxes on 1936 pay rolls and in which employers paid full tax to the Federal Government.

<sup>7</sup> Not available.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

the latter quarters, the upward trend in pay rolls in recent years has tended to offset this influence on the total amount collected. In 1943, however, the percentage growth in pay rolls had lessened considerably. Furthermore, the number of wage earners earning more than \$3,000 has increased substantially, because of steady employment and high wages. Thus, the proportion of total wages in covered employment made nontaxable by the \$3,000 limit probably increased in 1943.

**Table 3.—Federal appropriations and expenditures for administrative expenses and grants to States under the Social Security Act, by specified period, 1942-44<sup>1</sup>**

[In thousands]

Item	Fiscal year 1942-43		Fiscal year 1943-44	
	Appropriations <sup>2</sup>	Expenditures through November <sup>3</sup>	Appropriations <sup>2</sup>	Expenditures through November <sup>3</sup>
Total	\$544,688	\$242,580	\$482,038	\$240,161
Administrative expenses	27,128	12,966	25,510	13,185
Federal Security Agency, Social Security Board <sup>4</sup>	26,642	9,899	24,900	9,913
Department of Labor, Children's Bureau	376	141	360	178
Department of Commerce, Bureau of the Census	110	153	250	122
Department of the Treasury <sup>5</sup>	(%)	2,772	(%)	2,971
Grants to States	517,560	229,614	456,528	226,976
Federal Security Agency	506,360	225,054	445,328	221,562
Social Security Board	495,360	219,374	434,328	215,824
Old-age assistance	329,000	144,125	325,000	164,551
Aid to dependent children	78,000	35,876	65,000	27,679
Aid to the blind	8,710	4,122	9,000	4,795
Unemployment compensation administration	79,650	735,252	35,328	718,799
Public Health Service:				
Public health work	11,000	5,680	11,000	5,739
Department of Labor, Children's Bureau	11,200	4,560	11,200	5,414
Maternal and child health services	5,820	2,235	5,820	3,068
Services for crippled children	3,870	1,586	3,870	1,669
Child welfare services	1,510	740	1,510	677

<sup>1</sup> Excludes some funds appropriated and expended under the Social Security Act, because they are not separated from other Federal funds for similar purposes.

<sup>2</sup> Excludes unexpended balance of appropriations for previous fiscal year. In the September-December 1943 *Bulletin* the appropriation for administrative expenses of the Social Security Board for 1943-44 was reported as \$24,000,000 instead of \$24,900,000; a corresponding error of \$900,000 also appeared in the totals.

<sup>3</sup> Based on checks cashed and returned to the Treasury. Includes expenditures from reappropriated balance of appropriations for previous fiscal year.

<sup>4</sup> Includes amounts expended by the Board in administration of title II of the act, reimbursed to general fund of the Treasury. Includes amounts for administration of the Wagner-Peyser Act prior to Jan. 1, 1942. See footnote 7.

<sup>5</sup> Represents amounts expended by the Treasury in administration of title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed to general fund of the Treasury.

<sup>6</sup> Not available.

<sup>7</sup> Prior to Jan. 1, 1942, includes grants certified by the Social Security Board to States for employment service administration to meet requirements of unemployment compensation program, and excludes grants to States for employment service administration under the Wagner-Peyser Act. From Jan. 1 through Nov. 30, 1942, includes Federal expenditures for operation of employment services in the States.

Source: Various Federal appropriation acts (appropriations); *Daily Statement of the U. S. Treasury* (expenditures).

Table 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1936-43

[In thousands]

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund <sup>1</sup>	Interest received <sup>2</sup>	Benefit payments <sup>3</sup>	Reimbursement for administrative expenses	Net total of Treasury notes and bonds acquired <sup>4</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period <sup>5</sup>	Total assets at end of period
Cumulative through November 1943	\$5,067,611	\$302,044	\$430,288	\$107,093	\$4,498,885	\$27,152	\$306,237	\$4,832,274
Fiscal year:								
1936-37	265,000	2,262	27		267,100	73	62	267,235
1937-38	387,000	15,412	5,404		395,200	1,931	113,012	377,243
1938-39	503,000	26,951	13,892		514,900	3,036	66	1,180,302
1939-40	550,000	42,480	15,805	12,288	560,900	6,068	500	1,744,698
1940-41	688,141	55,958	64,342	26,840	642,500	10,778	6,238	2,397,615
1941-42	895,619	71,007	110,281	26,766	821,034	20,384	5,176	3,227,194
1942-43	1,130,495	87,403	149,304	27,492	1,035,200	24,495	6,966	4,208,296
5 months ended:								
November 1941	421,838	331	40,125	11,023	155,400	15,631	217,005	2,768,637
November 1942	539,516	1,001	57,577	11,838	191,461	29,480	275,720	3,698,296
November 1943	648,356	562	71,233	13,707	262,051	27,152	306,237	4,832,274
1942								
November	231,075	115	11,882	2,526	-10,000	29,480	275,720	3,698,296
December	3,517	836	12,012	2,526	262,339	27,382	5,294	3,688,110
1943								
January	37,117	164	12,386	1,809	-10,000	24,987	40,775	3,711,197
February	226,743	244	12,548	1,809	-13,000	25,434	275,958	3,933,827
March	2,858	946	13,605	1,809	260,600	24,793	4,389	3,922,216
April	43,407	306	13,547	2,566	-13,000	24,238	45,543	3,949,815
May	264,588	15,721	2,566	24,509	293,552	4,198,096		
June	2,769	83,907	13,909	2,566	358,800	24,495	6,966	4,268,296
July	43,584	8	13,696	2,823	-13,000	23,792	47,743	4,265,369
August	266,625	13,938	2,823	23,845	317,554	4,566,234		
September	3,018	554	14,301	2,823	275,061	24,468	28,328	4,551,682
October	41,542	14,549	2,619	2,619	25,910	51,260	4,576,055	
November	273,587	14,748	2,619	2,619	27,152	306,237	4,832,274	

<sup>1</sup> Beginning July 1940, trust fund appropriations equal taxes collected under Federal Insurance Contributions Act.

<sup>2</sup> Interest on investments held is credited annually in June; on investments redeemed, in month of redemption.

<sup>3</sup> Based on checks cashed and returned to Treasury.

<sup>4</sup> Minus figures represent net total of notes redeemed; includes accrued interest.

<sup>5</sup> Prior to July 1940, includes balance of appropriation available for transfer.

Source: *Daily Statement of the U. S. Treasury*.

Table 5.—Status of the railroad retirement account, by specified period, 1938-43

[In thousands]

Period	Receipts			Transfers from appropriation to trust fund	Benefit payments <sup>1</sup>	Assets at end of period			
	Amount appropriated	Interest received	Total			3-percent special Treasury notes	To credit of appropriation <sup>2</sup>	To credit of disbursing officer	Total
Cumulative through November 1943	\$1,116,871	\$17,700	\$1,134,580	\$1,048,371	\$732,274	\$321,000	\$68,633	\$12,672	\$402,305
Fiscal year:									
Through June 1938	146,500	1,411	147,911	146,406	79,849	66,200	234	1,628	68,062
1938-39	118,250	2,202	120,452	107,094	105,774	67,200	13,206	2,334	82,740
1939-40	120,150	2,283	122,433	120,650	113,099	79,400	10,847	1,826	92,073
1940-41	113,600	2,534	116,134	124,350	121,174	74,000	2,503	10,530	87,033
1941-42	140,850	3,143	143,993	140,850	126,244	91,500	1,597	11,686	104,782
1942-43	214,801	5,777	220,578	214,801	130,465	178,000	4,120	12,776	194,896
1943-44 (through November)	262,720	360	263,080	194,220	55,670	321,000	68,633	12,672	402,305
1942									
November		129	129		10,703	185,000	68,850	12,322	266,172
December		157	157		10,763	174,000	68,888	12,697	255,566
1943									
January		184	184	34,000	10,816	197,000	34,890	13,044	244,934
February		193	193		10,837	187,000	34,900	12,391	234,291
March		238	238		11,089	176,000	34,944	12,495	223,440
April		241	241	34,700	11,073	200,000	248	12,360	212,007
May		292	292		11,045	189,000	302	12,552	201,854
June		4,117	4,117		11,076	178,000	4,120	12,276	194,896
July	262,720	10	262,730	160,720	11,078	332,000	102,052	12,495	446,548
August		46	46		11,077	321,000	102,049	12,468	435,517
September		74	74		11,088	310,000	102,076	12,427	424,503
October		101	101	33,500	11,283	332,000	68,608	12,713	413,321
November		129	129		11,144	321,000	68,633	12,672	402,305

<sup>1</sup> Based on checks cashed and returned to Treasury.

<sup>2</sup> Represents balances in appropriation and trust fund accounts, including net credit from adjustments such as cancellations and repayments.

<sup>2</sup> Appropriation reduced by transfer of \$9 million in October 1940 to prior-service account for collection of service and compensation data of railroad workers prior to 1937.

Source: *Daily Statement of the U. S. Treasury*.

November collections of \$197 million in State unemployment contributions brought the total for the first 2 months of the quarter to \$333 million. Like Federal insurance contributions and for substantially the same reasons, the current quarter's contributions will probably be less than in the previous quarter. November receipts under the Federal Unemployment Tax Act were \$10.5 million.

#### Expenditures

Federal expenditures during November totaled \$8.1 billion, approximately 23 percent more than in November 1942 (table 1). Expenditures under the Social Security Act and under programs administered by the Railroad Retirement Board amounted to \$311 million, or approximately 3.8 percent of total disbursements; a year earlier this proportion was 4.1 percent.

Administrative expenses and grants to States under the Social Security Act amounted to \$40

million, slightly more than the corresponding figure for November 1942. For the first 5 months of the current fiscal year, however, the total was slightly less than that for the corresponding period of 1942-43 (table 3). Grants to States for aid to dependent children, for unemployment compensation administration, and for child welfare services declined in comparison with the same period of last year. Grants for the other five programs were larger than last year, as were total administrative expenditures.

Total Federal expenditures exceeded total receipts, including those from trust accounts, by \$5.5 billion in November (table 1). This excess was reflected in an increase of \$1.1 billion in the public debt during the month, and in a decrease of \$4.3 billion in the general fund balance. The increase in the investments of the unemployment trust fund represented more than one-fourth the total increase in the outstanding public debt.

Table 6.—Status of the unemployment trust fund, by specified period, 1936-43<sup>1</sup>

[In thousands]

Period	Total assets at end of period	Net total of Treasury certificates and bonds acquired <sup>2</sup>	Unexpended balance at end of period	Undistributed interest at end of period <sup>3</sup>	State accounts				Railroad unemployment insurance account			
					Deposits	Interest credited	Withdrawals <sup>4</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>4,5</sup>
Cumulative through November 1943	\$5,066,953	\$5,056,000	\$10,953	-----	\$6,612,169	\$265,815	\$2,218,616	\$4,659,367	\$300,517	\$15,545	\$43,460	\$407,582
Fiscal year:												
1936-37	312,380	293,386	94	-----	291,703	2,737	1,000	312,380	-----	-----	-----	-----
1937-38	884,247	559,705	12,247	747,660	15,172	190,975	884,247	-----	-----	-----	-----	-----
1938-39	1,280,539	395,000	13,539	811,251	26,837	441,795	1,280,539	-----	-----	-----	-----	-----
1939-40	1,724,862	443,000	14,862	859,864	37,524	484,764	1,693,164	44,249	202	14,552	31,699	-----
1940-41	2,283,658	563,000	10,658	802,023	45,893	537,343	2,093,737	61,347	3,059	17,784	189,921	-----
1941-42	3,150,103	866,000	11,103	1,095,991	61,998	368,070	2,883,654	76,266	5,424	9,072	266,447	-----
1942-43	4,372,460	1,228,000	5,460	1,217,686	75,563	174,334	4,002,569	92,441	6,861	1,834	369,888	-----
5 months ended:												
November 1941	2,712,734	433,000	6,734	\$33	526,374	55	116,446	2,503,721	17,777	5	2,632	208,980
November 1942	3,635,512	449,159	47,353	20	568,012	46	110,380	3,341,331	22,663	10	934	294,158
November 1943	5,066,953	689,000	10,953	-----	677,134	-----	20,336	4,659,367	26,213	-----	218	407,582
1942												
November	3,635,512	191,000	47,353	20	241,689	-----	11,548	3,341,331	846	-----	158	294,158
December	3,698,008	98,841	11,008	-----	12,929	34,754	10,300	3,378,714	22,110	3,164	141	319,291
1943												
January	3,726,317	30,000	9,317	-----	30,972	-----	11,530	3,407,156	57	-----	190	319,158
February	3,977,252	253,000	7,252	-----	261,206	-----	11,243	3,657,119	1,144	-----	173	320,129
March	4,000,027	22,000	8,027	-----	11,209	-----	10,955	3,657,373	22,681	-----	160	342,650
April	4,027,054	24,021	11,033	-----	34,839	-----	7,780	3,684,432	86	-----	118	342,618
May	4,298,319	269,000	13,290	-----	276,672	-----	5,758	3,955,346	423	-----	71	342,970
June	4,372,460	81,979	5,460	-----	12,848	40,763	6,388	4,002,569	23,278	3,687	47	369,888
July	4,411,878	38,000	6,878	-----	43,628	-----	4,207	4,041,990	62	-----	65	369,885
August	4,719,315	303,000	11,315	-----	299,709	-----	5,124	4,336,575	1,185	-----	33	382,737
September	4,746,325	32,000	6,325	-----	8,855	-----	4,182	4,341,245	22,377	-----	40	445,674
October	4,779,705	28,000	11,705	-----	35,567	-----	3,366	4,373,449	1,217	-----	39	406,252
November	5,066,953	288,000	10,953	-----	289,375	-----	3,457	4,659,367	1,372	-----	42	407,582

<sup>1</sup> Beginning July 1939, contains separate book account for railroad unemployment insurance, in which are held moneys deposited by the Railroad Retirement Board and from which the Secretary of the Treasury makes benefit payments as certified by the Railroad Retirement Board. Contains also separate account for each State agency, in which are held all moneys deposited from State unemployment funds and from which State agencies withdraw amounts as required for benefit payments.

<sup>2</sup> Includes accrued interest.

<sup>3</sup> Interest on redeemed Treasury certificates, received by fund at time of redemption but credited to separate accounts in last month of each quarter.

<sup>4</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$105,901,000.

<sup>5</sup> Includes transfers from railroad unemployment insurance administration fund amounting to \$29,082,667.

Source: *Daily Statement of the U. S. Treasury*.

The holdings of the old-age and survivors insurance fund have not changed since September. The combined investments of the two funds totaled \$9.6 billion as of November 30, and comprised 5.8 percent of the interest-bearing public debt.

The computed average rate of interest on the public debt increased slightly to 1.94 percent at the end of November. The increase, however, was not large enough to raise the rate of interest at which special obligations would be issued to the two social security trust funds. Special obligations issued to either of the funds in December, as in previous months, were required to bear an interest rate of 1½ percent.

#### **Old-Age and Survivors Insurance Trust Fund**

Total assets of the old-age and survivors insurance trust fund as of November 30 amounted to \$4,832 million, or \$256 million more than at the end of October (table 4). This increase reflected the large amount of contributions appropriated and credited to the fund account during the month. No new securities were acquired, since it is the practice to make investments in the last month of the quarter. Thus, total investments at the end of November remained at \$4,499 million, on which the average interest rate was 2.243 percent. Benefit payments from the fund rose in November to \$14.7 million, an increase of \$200,000 from the October figure.

#### **Railroad Retirement Account**

Assets of the railroad retirement account at the beginning of November totaled \$413 million. Treasury notes amounting to \$11.0 million were redeemed and used, with part of the cash balance, to meet benefit payments of \$11.1 million during the month. Interest on investments amounting to \$129,000 brought the assets at the end of November to \$402 million—\$321 million in the form of Treasury notes bearing 3-percent interest, and the balance credited to the disbursing officer and the appropriation account.

#### **Unemployment Trust Fund**

State deposits in the unemployment trust fund during November totaled \$289 million; for October and November combined deposits were 5.4 percent less than in the first 2 months of the preceding quarter (table 6). Withdrawals from State accounts for benefit payments during the month were slightly higher than in October.

Assets of the fund increased \$287 million from October 31 to November 30 and exceeded \$5 billion for the first time. New investments in the form of 1½-percent special certificates of indebtedness totaled \$288 million and raised total investments to \$5,056 million at the end of the month. The average rate of interest on all securities held by the fund at the end of November was 1.889 percent.

## **Recent Publications in the Field of Social Security**

### **Social Security Board**

*Eighth Annual Report of the Social Security Board, 1943.*  
Washington: U. S. Government Printing Office, 1943.  
100 pp. 20 cents.

Part I of this report of the Board to Congress for the fiscal year 1942-43 discusses the role of social security programs during and after the war; points out gaps and unevenness in protection under existing insurance and assistance measures; indicates the components of a comprehensive social security program, including disability insurance and medical services; and recommends the general direction and scope of legislative action necessary to provide a basic minimum of protection under the Social Security Act.

Part II summarizes developments in old-age and survivors insurance and in State unemployment compensation and State public assistance programs in terms of recipients of benefits and assistance, the amounts of their payments, and factors affecting coverage, eligibility, and finance. This section also includes a brief statement on

the war emergency programs financed from special Federal funds. Part III describes developments of the year in the administration of old-age and survivors insurance and in the fulfillment of the Board's responsibilities in connection with State unemployment compensation and public assistance programs. The appendix carries tables showing for each State summary data relative to old-age and survivors insurance, unemployment compensation, old-age assistance, aid to dependent children, and aid to the blind in 1942-43.

### **War and Social Services**

*CANADA. DEPARTMENT OF LABOUR. Wartime Work of the Department of Labour.* Ottawa: King's Printer, 1943. 31 pp. (Supplement to the *Labour Gazette*, November 1943.)

COHN, ERNST J. "Legal Aid to Soldiers in the British Army." *University of Pennsylvania Law Review*, Philadelphia, Vol. 92, No. 2 (December 1943), pp. 166-178.

HOEY, JANE M. *The Impact of the War on the Public Assistance Programs*. Washington: Social Security Board, 1943. 14 pp. Processed.

INTERNATIONAL LABOR OFFICE. *Man-Power Mobilization for Peace*. Montreal: The Office, 1943. 78 pp.

Describes the scope and character of the main employment problems involved in demobilizing the war economy, with examples of activities and planning in Australia, Canada, Great Britain, New Zealand, the Union of South Africa, and the United States. Has general material on public works planning, social insurance, allowances, and public employment offices.

JOSEPH, M. F. W., and KALDOR, N. *Economic Reconstruction After the War*. London: Association for Education in Citizenship, 1943. 24 pp. (Handbooks for Discussion Groups, No. 5.)

Comment on controlled demobilization, full employment, and social security.

KATZ, NATHAN. "When Last the Boys Came Back." *Survey Graphic*, New York, Vol. 32, No. 12 (December 1943), pp. 502-504 ff.

Demobilization in the United States and England after the last war.

LUND, THOMAS G., and McDougall, EARDLEY HAROLD VICTOR. "Legislative Relief for War Injuries in England." *University of Pennsylvania Law Review*, Philadelphia, Vol. 92, No. 2 (December 1943), pp. 150-165.

Deals with personal and financial war injuries, war injuries to goods and land, and compensation for requisitioning and billeting.

NATIONAL PLANNING ASSOCIATION. *Reconversion of Industry to Peace; Report by Officers of the Agriculture, Business and Labor Committees on National Policy*. Washington: The Association, November 1943. 24 pp. (Planning Pamphlet No. 24.)

General principles and specific policies for the termination of war contracts, disposal of surplus war materials, and reconversion of war plants. Advocates a single Government agency for directing the procedures.

PALMER, GLADYS L., and CAMBRIA, SOPHIE T. *The Man-power Outlook in Philadelphia in 1943*. Philadelphia: Industrial Research Department, University of Pennsylvania, October 1943. 22 pp. Processed. (Research Report No. 7 of the Department, in cooperation with the U. S. Bureau of the Census.)

Analyzes ways of meeting a potential labor shortage in the coming months, with comment on new groups of workers, labor reserves, hours of work, women workers, Negroes, and young and retired workers.

PATMAN, WRIGHT. *Handbook for Servicemen and Service-women of World War II and Their Dependents, Including Rights and Benefits of Veterans of World War I and Their Dependents*. Washington: U. S. Government Printing Office, 1943. 68 pp. (78th Cong., 1st Sess. H. Doc 286.)

PICOU, A. C. *The Transition From War to Peace*. Oxford: University Press; London: Humphrey Milford, 1943. 31 pp. (Oxford Pamphlets on Home Affairs, No. H. 3.)

Deals with questions of finance, post-war controls to reduce the sharpness of trade cycles, "hard core" unemployment, and related matters, with comment on British developments after the last war.

ROOSEVELT, FRANKLIN D. *Post-War Benefits to Veterans of the Armed Forces; Message . . . Transmitting a Request for Passage of Legislation to Grant to All Veterans of Our Armed Forces Mustering-Out Pay, a Uniform System of Allowances for Unemployed Veterans; Also Legislation to Amend the Federal Old-Age Survivors' Insurance Law to Include All Veterans of the Present War*. Washington: U. S. Government Printing Office, 1943. 4 pp. (78th Cong., 1st Sess. H. Doc. 361.)

STEWART, MAXWELL S. *When I Get Out! Will I Find a Job?* New York: Public Affairs Committee, 1943. 31 pp. (Public Affairs Pamphlet No. 86.)

Based in large part on the report on *Demobilization and Readjustment of the Conference on Postwar Readjustment of Civilian and Military Personnel*, National Resources Planning Board.

TAFT, CHARLES P. "Postwar Welfare Problems." *Public Welfare*, Chicago, Vol. 1, No. 12 (December 1943), pp. 358-363.

U. S. BUREAU OF LABOR STATISTICS. *Impact of the War on Clark County, Nevada, the Las Vegas Magnesium Area; Working Notebook for Use by Local Groups Studying Recent Economic Developments and Formulating Plans for the Post-War Period*. Washington, July 1943. 22 pp. Processed. (Employment and Occupational Outlook Branch, Postwar Division, Industrial Area Study No. 6.)

U. S. BUREAU OF LABOR STATISTICS. *Impact of the War on Sauk County, Wisconsin, Location of the Badger Ordnance Works; Working Notebook for Use by Local Groups Studying Recent Economic Developments and Formulating Plans for the Post-War Period*. Washington, July 1943. 21 pp. Processed. (Employment and Occupational Outlook Branch, Postwar Division, Industrial Area Study No. 12.)

WASHINGTON STATE DEFENSE COUNCIL. CHILDREN IN WARTIME COMMITTEE. *Activity Report for Services to Children of Working Mothers, November 1942 to May 31, 1943*. Seattle: The Council, 1943. 31 pp. Processed.

## General

AMLIE, THOMAS R. *Jobs for All; Full Employment After the War*. New York: The Nation, 1943. Special supplement, Nov. 27, 1943, pp. 625-652.

Opposes plans to give up Government controls and spending, and advocates payment of \$100 monthly to unemployed persons, supplemented by a public works program to absorb savings not used by private investment.

BASCH, ANTONIN. *The Danube Basin and the German Economic Sphere*. New York: Columbia University Press, 1943. 275 pp.

A study of the economy in southeastern Europe after the

last war, with emphasis on the causes and results of the world economic crisis and on the German trade drive in that area. The author has a background in European industry, government, and the teaching of economics.

BROWN, ESTHER LUCILE. "Mexico's Family Dining Room." *Survey Midmonthly*, New York, Vol. 79, No. 12 (December 1943), pp. 336-337.

Describes the first federally supported dining room established by the Secretariat of Public Assistance in Mexico City, with information on prices and the process of establishing eligibility through the department of social work.

CHASE, STUART. *Where's the Money Coming From? Problems of Postwar Finance*. New York: Twentieth Century Fund, 1943. 179 pp. ("When the War Ends," No. 3.)

Mr. Chase, writing in his best popular style, is concerned in this volume with the need for a new way of regarding financial problems. He analyzes the nature of money and of the national debt, and traces briefly the economic history of the country before and during the depression and during the war. For the post-war period, he advocates planning and a "compensatory economy" based on private business underwritten by government. In the chapter on Social Security he declares that "a comprehensive program of social security would make for a happier nation, a sturdier nation, a more intelligent nation, and for a higher birth rate . . . Behind it is a smashing, relentless political mass demand that cannot be dammed up indefinitely."

CLARKE, JOAN SIMEON. *Social Security*. London: Association for Education in Citizenship, 1943. 23 pp. (Handbooks for Discussion Groups, No. 14.)

States in simple terms the need for different types of protection, and takes note of the Beveridge proposals and the attitude of the British Government. With questions for discussion and a reading list.

COLE, G. D. H., and others. *Plan for Britain; A Collection of Essays Prepared for the Fabian Society*. London: George Routledge & Sons, Ltd., 1943. 127 pp.

Six lectures, including Freedom From Idleness, by Sir William Beveridge.

FARMILO, ALFRED. "Alberta Workmen's Compensation Act." *Canadian Congress Journal*, Montreal, Vol. 22, No. 10 (October 1943), p. 33.

GRAY, ROBERT D. *Systematic Wage Administration in the Southern California Aircraft Industry*. New York: Industrial Relations Counselors, Inc., 1943. 90 pp. (Industrial Relations Monograph No. 7.)

A "study in the setting of wage rates based on job analysis and evaluation," as developed by seven cooperating aircraft companies. Includes chapters on job evaluation, pricing of jobs, and personnel merit rating by periodic reports. Appendixes give the text of job evaluation plans and related material.

GRIFFIN, JOHN J. "Suggestions for the Supervision of Private Homes for the Aged." *Public Welfare*, Chicago, Vol. 1, No. 12 (December 1943), pp. 371-376.

HAMILTON, ALICE. *Exploring the Dangerous Trades*. Boston: Little, Brown and Company, 1943. 433 pp.

The autobiography of a physician with an outstanding record of pioneer work in industrial diseases. Early social welfare work at Hull House and elsewhere, as well as the work of the Department of Labor and the Children's Bureau, is described. Some of the material previously appeared in *Atlantic Monthly*, *Harper's*, and elsewhere.

HARRIS, R. W. *How Do I Stand in Regard to National Health Insurance? Unemployment Benefit and Allowances? and Old Age and Widows' Pensions?* London: Wells, Gardner, Darton & Co., Ltd., 1942. 158 pp.

A reference book by a British official, giving concise information in question-and-answer form on the main British social insurance services, including some assistance programs. Contains citations to important leaflets and circulars. Indexed.

HUTT, W. H. *Plan for Reconstruction; A Project for Victory in War and Peace*. London: Kegan Paul, Trench, Trubner & Co., Ltd., 1943. 328 pp. (International Library of Sociology and Social Reconstruction.)

An original and specific program by a South African professor "for the most efficient pursuit of a long total war" and "a way of tackling the immense task of turning from war to peace." The plan involves extensive controls by government to remove restrictions on production, for both war and peace. Includes draft and explanation of three proposed bills—for "Labor Security," "Capital Security," and "Resources Utilisation Protection."

INTER-AMERICAN COMMITTEE ON SOCIAL SECURITY. *Provisional Bulletin No. 4*. Montreal: International Labor Office, October 1943. 36 pp.

Contains diverse material, including John J. Corson's Security in Mexico (reprinted from the *Survey Graphic*); an account of medical-care planning in the British Commonwealth; a table of family-allowance systems in 12 non-American countries; and a table of social security plans and new legislation in New Zealand, Mexico, Australia, Chile, Great Britain, and the United States.

KEWLEY, T. H. "Social Security in Australia." *Public Affairs*, Halifax, N. S., Vol. 7, No. 1 (Autumn 1943), pp. 14-17 ff.

LAWTON, GEORGE, Editor. *New Goals for Old Age*. New York: Columbia University Press, 1943. 210 pp.

Fifteen papers, mostly by experts in the field of social work for the aged. Emphasis is generally on mental and social factors which sound experience and experiment have proved trustworthy as guides to a wholesome therapy and improved outlook for the aged. Contains an extensive, well-selected bibliography. The papers were delivered originally in a course on Mental Health in Old Age, conducted in 1940-41 under the auspices of the Section on the Care of the Aged, Welfare Council of New York City.

LEAGUE FOR INDUSTRIAL DEMOCRACY. *The Third Freedom: Freedom From Want; Symposium*. Edited by Harry W. Laidler. New York: The League, 1943. 96 pp. (L. I. D. Pamphlet Series.)

Contains some 25 papers or excerpts from papers, most

of them presented at a Conference of the League for Industrial Democracy held in New York last May. Among the contributors and subjects are: Carter Goodrich on the International Labor Organization; Eveline M. Burns on the NRPB report on social security; Sir Henry Bunbury and Margaret Bondfield on the Beveridge plan; I. S. Falk on expansion of the social security program; and several union labor officials on social security.

LENHOFF, ARTHUR. "Insurance Features of Workmen's Compensation Laws." *Cornell Law Quarterly*, Ithaca, N. Y., Vol. 29, No. 2 (November 1943), pp. 176-202.

The first of two installments. Includes comparison with other types of social insurance.

MASSACHUSETTS. DIVISION OF EMPLOYMENT SECURITY. *Industrial and Area Distribution, Employment and Wages in Massachusetts for the Year 1942 in Establishments Subject to the Massachusetts Employment Security Law*. Prepared by Department of Research and Statistics, Boston, Oct. 15, 1943. 29 pp. Processed.

A detailed analysis of the Massachusetts labor force.

METALL, RUDOLF ALADÁR. *Estrutura Unitária ou Pluralística do Seguro Social*. Rio de Janeiro: Imprensa Nacional, 1943. 27 pp. (Reprint from *Revista do Serviço Público*, May 1943.)

The question of a unified or pluralistic social insurance structure is considered by type of risk and with historical and comparative data. Analyzes the meaning of decentralization and centralization as well as possibilities of combination between centralized and decentralized systems. Concludes with comment on Brazil.

NORTH CAROLINA. UNEMPLOYMENT COMPENSATION COMMISSION. *Geographic Distribution of the North Carolina Labor Force, Employment and Earnings, 1940, 1942 and 1943*. By S. F. Campbell. Raleigh (?), October 1943. 26 pp. Processed.

PELL, ORLIE. *The Right to Security: A Survey of New Plans*. New York: American Labor Education Service, Inc., 1943. Pamphlet.

Briefly discusses American and foreign proposals.

ROBINSON, A. "Social Insurance and Welfare Schemes; A Review of Existing Plans and a Brief Summary of the Beveridge Proposals." *National Insurance Gazette*, London, Vol. 32, No. 1643 (Nov. 11, 1943), pp. 540-541.

UNITED NATIONS INFORMATION OFFICE. SECTION FOR INFORMATION ON STUDIES IN POSTWAR RECONSTRUCTION. *Research and Postwar Planning: Bibliography, Part XI*. New York: The Office, 1943. pp. 190-252. Processed.

*Research and Postwar Planning: Survey of Agencies*, Part XI. New York: The Office, October 1943. Unpaged. Processed.

## Old-Age and Survivors Insurance

ARGENTINA. MINISTERIO DE HACIENDA. CAJA NACIONAL DE JUBILACIONES Y PENSIONES CIVILES. *Memoria Cor-*

*respondiente al Ejercicio 1942*. Buenos Aires, 1943. 71 pp.

The 1942 report of the Argentine National Retirement and Civil Pension Fund for employees of the National Government. The Fund has more than 203,000 members and pays benefits to approximately 4,000 persons.

BRAZIL. INSTITUTO DE APOSENTADORIA E PENSÕES DOS INDUSTRIÁRIOS. *Relatório e Balanço Geral de 31 de Dezembro de 1942 (5.º Exercício)*. Rio de Janeiro, 1943. 90 pp.

The fifth annual report of the Brazilian Retirement and Pensions Institute for Industrial Workers, which in October 1942 had more than 1.3 million contributors.

INSURANCE RESEARCH AND REVIEW SERVICE. *A Study of Pension and Other Employees Trusts*. 3d revised edition. Indianapolis: The Service, 1943. 66 pp.

Contains material to assist insurance underwriters in understanding and presenting the case for pension trusts to qualified prospects. Has information on social security benefits and includes sample forms and agreements.

## Employment Security

DENVER. UNIVERSITY. BUREAU OF BUSINESS AND SOCIAL RESEARCH. *Employment Trends in Relation to the Post-War Economy of the Denver Area*. Denver: University of Denver, October 1943. 14 pp. (Reports, Vol. 19, No. 2.)

DURAND, JOHN D. "The Post-War Employment of Women in the United States; A Statistical Forecast." *International Labour Review*, Montreal, Vol. 48, No. 6 (December 1943), pp. 695-713.

GRAHAM, JAMES J. "Paying Post-War Benefits." *Monthly Bulletin* (Connecticut Employment Security Division and U. S. War Manpower Commission), Hartford, Vol. 8, No. 11 (November 1943), pp. 1-2 ff.

The acting executive director of the Connecticut Employment Security Division describes the steps taken to ensure prompt payment of benefits when claims become heavy.

MICHIGAN. UNEMPLOYMENT COMPENSATION COMMISSION. *The Unemployment Problem in the Post-War Period*. Detroit, Sept. 15, 1943. 20 pp. Processed.

Includes analysis by Michigan labor market areas showing estimates of the number probably to be affected by conversion of industry during the post-war period.

MISSOURI. UNEMPLOYMENT COMPENSATION COMMISSION. *Duration of Benefit Payments in the Case of Claimants Whose Benefit Years Ended in 1941 and in 1943*. Jefferson City, Oct. 1, 1943. 43 pp. Processed. (Special Research Bulletin No. 8.)

With detailed statistical analyses by industry division and selected major industry groups.

NEW YORK. DEPARTMENT OF LABOR. DIVISION OF PLACEMENT AND UNEMPLOYMENT INSURANCE. *Time Lapse in Processing Interstate Claims*. Prepared by Bureau of Research and Statistics. New York, 1943. 15 pp. Processed.

PENNSYLVANIA. DEPARTMENT OF LABOR AND INDUSTRY. BUREAU OF EMPLOYMENT AND UNEMPLOYMENT COMPENSATION. *Adequacy of Benefit Payments in Pennsylvania During the 1941-1942 Benefit Year*. Harrisburg, Nov. 18, 1943. 23 pp. Processed. (Statistical Information Bulletin No. 37.)

RHODE ISLAND. COMMISSION ON THE EMPLOYMENT PROBLEMS OF THE NEGRO. *Report*. Providence: the Commission, May 1943. 51 pp.

The results of a special study involving personal interviews and the use of written questionnaires among industries and labor unions.

"Seventh Anniversary of UC Law." *New Mexico Employment Security Review*, Albuquerque (?), Vol. 3, No. 9 (December 1943), pp. 1-2. Processed.

One of several articles in this issue which deal with the New Mexico Unemployment Compensation Law.

"State Boards Emasculate Jobless Insurance; Chairman of Social Security Board Reveals How War Conditions Are Being Used to Cut Down Workers' Benefits." *Journal of Electrical Workers and Operators*, Washington, Vol. 42, No. 10 (December 1943), pp. 438 ff.

Excerpts from an address by Arthur J. Altmeyer dealing with disqualifications from unemployment compensation benefits.

TENNESSEE. UNEMPLOYMENT COMPENSATION DIVISION. *Estimates of the Solvency of the Tennessee Unemployment Compensation Fund in the Post-War Period*. Prepared by Research and Statistics Section. Nashville, Dec. 6, 1943. 12 pp. Processed.

Estimates tentatively that under assumed conditions the Tennessee fund will remain solvent for the first 2 post-war years.

WASHINGTON STATE. OFFICE OF UNEMPLOYMENT COMPENSATION AND PLACEMENT. *Estimates of the Post-War Solvency of the Washington Unemployment Compensation Fund*. Prepared by Research and Statistics Section. Olympia (?), October 1943. 15 pp. Processed.

## Public Welfare and Relief

BROOKLYN BUREAU OF CHARITIES. *Our Town in the Second War Year; Annual Report [May 1, 1942-April 30, 1943]*. Brooklyn, 1943. 15 pp.

An example of modern reporting by a private agency that spends about \$700,000 annually.

"The Development of the Aid to Dependent Children Program." *Pennsylvania Public Assistance Review*, Harrisburg, Third Quarter 1943 (Nov. 15, 1943), pp. 1-16. Processed.

Developments in Pennsylvania from 1913 to the present.

GINZBERG, ELI, and Others. *The Unemployed; I, Interpretation; II, Case Studies*. New York and London: Harper & Brothers, 1943. 418 pp.

A study of unemployed persons in New York City. Part I sketches in chronological sequence the background of the families before receipt of relief, the interim period

*Bulletin, January 1944*

between loss of a job and relief, experiences with Home Relief and WPA, obstacles to reemployment, and the significance of the findings. Part II gives in detail 12 case studies out of the 180 interviewed. Contains an evaluation of relief, which considers social work personnel as well as the nature of the work projects.

KERR, JAMES G. "Administration and Operation of Public Welfare Programs in Utah—Implementing Public Assistance Laws." *Utah Public Welfare Review*, Salt Lake City, Vol. 1, No. 3 (November 1943), pp. 6-13.

Includes discussion of Federal and State relations and of old-age assistance. Third in a series on Utah public welfare, by the director of the Bureau of Assistance and Service in the State Department of Public Welfare.

"Report on Second Social Security Board Administrative Review." *Public Welfare Bulletin* (Public Welfare Board of North Dakota), Bismarck, Vol. 8, No. 9 (September 1943), pp. 15-25. Processed.

The first of two installments summarizing the "report on the second administrative review conducted by the Social Security Board for the purpose of examining the methods used by the state and county agencies in the administration of the Old-Age Assistance, Aid to Dependent Children and Aid to the Blind programs."

"Trends in Institutional Care for the Aged: 1941-1943." *Statistics* (Council of Social Agencies of Chicago), Chicago, Vol. 10, No. 10 (October 1943), pp. 1-2. Processed.

Information on private and public institutions in Chicago.

U. S. CHILDREN'S BUREAU. *Controlling Juvenile Delinquency, A Community Program*. Washington: U. S. Government Printing Office, 1943. 27 pp. (Publication 301.)

U. S. CHILDREN'S BUREAU. *Understanding Juvenile Delinquency*. Washington: U. S. Government Printing Office, 1943. 52 pp. (Publication 300.)

VIRGINIA. UNIVERSITY EXTENSION DIVISION. *Children of Mothers Who Work*. Charlottesville: The Division, Sept. 15, 1943. Folder. (New Dominion Series No. 38.)

Day care for Negro children in Charlottesville, Va.

## Health and Medical Care

ANDERSON, G. C. "Evolution, Not Revolution." *British Medical Journal Supplement*, London, Sept. 4, 1943, pp. 30-34.

A discussion of medical service in England and the British Medical Association, by the secretary of the Association.

CABOT, HUGH. "The Effect of Health Insurance on Scientific Medicine." *Public Affairs*, Halifax, N. S., Vol. 7, No. 1 (Autumn 1943), pp. 6-11.

Outlines "the fundamentals which compulsory health insurance must employ."

CANADIAN HOSPITAL COUNCIL. COMMITTEE ON HEALTH INSURANCE. *Hospitals and Health Insurance; A Pres-*

*entation to the Special Committee on Social Security of the House of Commons . . . April, 1943.* Toronto: The Committee, 1943. 20 pp. (Bulletin No. 43.)

CANADIAN MEDICAL ASSOCIATION. *The Medical Profession and Health Insurance; A Submission to the Special Committee on Social Security of the House of Commons.* Toronto: The Association, 1943. 31 pp.

CIOCO, ANTONIO; DAVIS, BURNET M.; and ALTMAN, ISIDORE. "Measures of Medical Resources and Requirements." *Medical Care*, Baltimore, Vol. 3, No. 4 (November 1943), pp. 314-326.

Includes a consideration of the difference between medical need and "effective economic demand" for services.

CLARK, KATHARINE G. "Insurance Companies and the Wagner Bill." *Medical Care*, Baltimore, Vol. 3, No. 4 (November 1943), pp. 303-313.

A survey of the types of protection afforded by private health and disability insurance policies.

CLOSE, KATHRYN. "Money While You're Sick." *Survey Midmonthly*, New York, Vol. 79, No. 12 (December 1943), pp. 328-331.

Describes and evaluates the cash sickness insurance program in Rhode Island.

DAVIS, MICHAEL M., and ERLICH, ROSE. "Four National Health Bills Compared." *Medical Care*, Baltimore, Vol. 3, No. 4 (November 1943), pp. 331-339.

An analysis of the Wagner-Murray bill of 1943 (S. 1161); the Wagner bill of February 1939 (S. 1620); the American Association for Social Security health insurance bill, prepared in 1935 and revised in 1940; and the Canadian Health Act of 1943.

"The Future of Medical Services." *British Medical Journal Supplement*, London, Oct. 30, 1943, p. 76.

Sets forth the principles agreed on by the Representative Body of the British Medical Association at its September 1943 meeting.

GROULX, ADELARD. "Social Security and Health Education." *Canadian Journal of Public Health*, Toronto, Vol. 34, No. 11 (November 1943), pp. 481-486.

The Presidential Address before the Canadian Public Health Association, Toronto, October 1943.

JUNCABELLA, SALVADOR. *Legislación de Maternidad Obrera; Divulgación de Todas las Disposiciones Vigentes en el Seguro en Interés de Patronos y Obreros.* Habana, Cuba: Editorial "Selecta," 1942. 59 pp.

The law and regulations of maternity insurance in Cuba.

KELLER, PAUL. "Medicine, the Hospital, and Group Health Insurance." *Hospitals*, Chicago, Vol. 17, No. 12 (December 1943), pp. 19-20 ff.

KRAMER, LEON R. "Dental 'Insurance Plans' for Federal

Assistance Cases in Kansas." *Medical Care*, Baltimore, Vol. 3, No. 4 (November 1943), pp. 327-330.

A report on the Butler County plan, with statistics.

MANGUS, A. R. *Voluntary Health Insurance Plans and Their Application in Rural Areas.* Columbus, Ohio: Department of Rural Economics and Rural Sociology, Ohio State University, August 1943. 35 pp. Processed.

MEDICAL PLANNING RESEARCH. *Interim General Report; A Distinguished Report on a Proposed Reorganization of Medical Practice in Great Britain.* New York: Medical Administration Service, Inc., 1943. 32 pp. (Originally published in the *Lancet*, London, Nov. 21, 1942.)

Gives in some detail a plan for health insurance and health services in England, as developed by this "organization of 400 anonymous British physicians."

NEW YORK ACADEMY OF MEDICINE. *Health Education on the Industrial Front; The 1942 Health Education Conference of the New York Academy of Medicine.* New York: Columbia University Press, 1943. 63 pp.

Contains the following papers: The Wartime Industrialization of the Community and Its Health Implications, by Cassius H. Watson; Food and Nutrition in the Home and in the Work Place, by Otto A. Bessey; Disease and Handicap Detection and Control in Industry, by Leonard Greenburg; Mental Problems and Morale in Industry, by Lydia G. Giberson; and Educational Methods and Control of Accidents in Industry, by Harold R. Bixler.

POTTER, ELLEN C.; HOWELL, LAURA; and LOCKWOOD, MARIAN. "How Can a Program for Care of the Chronically Ill and Aged Be Integrated? A Case Report of Experience in One State. Concluded." *Public Welfare*, Chicago, Vol. 1, No. 12 (December 1943), pp. 364-370.

Outlines recent welfare work in Morris, Passaic, and Burlington counties, N. J. Suggestions include a recommendation that old-age assistance be payable to those in public institutions.

SCOTLAND. DEPARTMENT OF HEALTH. *Report of the Committee on Post-War Hospital Problems in Scotland.* Edinburgh: H. M. Stationery Office, 1943. 44 pp. (Cmd. 6472.)

TASMANIA. DEPARTMENT OF PUBLIC HEALTH. *Report . . . for the Year Ended 31st December 1942.* Hobart: Government Printer, 1943. 23 pp.

"Trends of Medical Opinion in Great Britain." *Medical Care*, Baltimore, Vol. 3, No. 4 (November 1943), pp. 375-383.

U. S. PUBLIC HEALTH SERVICE. *Tuberculosis in the United States; Graphic Presentation: Vol. I.* New York: Medical Research Committee, National Tuberculosis Association, 1943. Unpaged.

Charts and tables for the United States, each State, and each geographic division.





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